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# THIRD ANNUAL REPORT

OF THE

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# State Bank Examiner

TO THE

General Assembly of South Carolina.

GILES L. WILSON,  
STATE BANK EXAMINER,  
SPARTANBURG, S. C.

1908.

COLUMBIA, S. C.  
GONZALES AND BRYAN, STATE PRINTERS.  
1909.

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JUN 24 1909

# THIRD ANNUAL REPORT

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*South Carolina,*

# State Bank Examiner

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## REPORT.

Spartanburg, S. C., January 1st, 1909.

*To the Honorable the General Assembly of South Carolina.*

I have the honor to hand you herewith the third annual report from the office of the State Bank Examiner, covering the fiscal year ending December 31st, 1908.

Mr. Lee G. Holleman received his commission as Bank Examiner on April 9th, 1906, for a term of four years, but resigned, effective February 1st, 1908. The appointment to complete his unexpired term was thereupon duly given to me and I immediately assumed charge of the office.

My first act was to appoint as assistant examiner Mr. B. J. Rhame, who had already filled that position acceptably for more than a year, and whom I now commend for efficient and satisfactory work since done.

*Statements.*—During the year I have called for four published statements, as follows:

March 9th.	... ..	233	banks reporting.
June 4th.	... ..	233	banks reporting.
September 11th.	... ..	233	banks reporting.
November 27th.	... ..	242	banks reporting.

An abstract of these statements will be found in this report, together with comparative abstracts of the fourth call for the three years 1906, 1907 and 1908. The itemized statements of the 242 banks reporting on Nov. 27th, 1908, are also shown herein, together with other figures, information and comparisons.

*Examinations.*—Each State and private bank in business on or before Nov. 27th, 1908, has been examined at least once during 1908. In all, this office has made 250 such personal examinations, including branch banks and second or third visits. Detailed reports of each of these examinations, together with all fees collected for same, have been lodged with the State Treasurer, as required by law.

*Liquidations and Failures.*—The thirteen banks following have ceased to exist for the reason given after each:

- 1 Anderson—Peoples Savings Bank. Absorbed by Peoples Bank, Anderson.

- 2 Bethlehem—Bank of Beulah. Succeeded by Bank of Olanta, Olanta.
- 3 Camden—Commercial Bank. Nationalized.
- 4 Chester—Fidelity Trust Co. Liquidated by mutual consent.
- 5 Johnston—Farmers Bank. Sold to Bank of Johnston, Johnston.
- 6 Leesville—Bank of Leesville. Nationalized.
- 7 Lexington—Home Bank. Nationalized.
- 8 Orangeburg—Zion Savings Bank. Failed.
- 9 Rock Hill—Bank of Rock Hill. Sold to National Union Bank, Rock Hill.
- 10 Spartanburg—Spartanburg Savings Bank. Merged with Central National Bank, Spartanburg.
- 11 Union—Peoples Bank. Failed.
- 12 Westminster—Peden & Anderson Banking Co. Succeeded by the Westminster Bank, Westminster.
- 13 Westminster—C. J. Mulkey, Banker. Succeeded by the Oconee Bank, Westminster.

Two failures are recorded for 1908. On August 3rd I was called to Union by the President of the Peoples Bank. After a consultation with four of the six directors, in which the bank's condition was fully discussed, it was decided to close the bank and ask for receivers. The bank closed its doors on August 4th and receivers were appointed on August 5th. This failure was caused, primarily, by excessive loans made prior to the creation of this office, but was further helped along by other imprudent and insufficiently secured loans of smaller amounts. Its plight affords the strongest possible argument in support of a strict enforcement of the law as set forth in Sections 1776 and 1777, Civil Code of 1902.

It is my opinion that depositors and creditors will be paid in full and that stockholders should receive a small return.

The second failure was the Zion Savings Bank of Orangeburg. An examination on December 11th showed it to be hopelessly insolvent and with an extremely careless management. As provided for by law, proper steps were taken to have it placed in receiver's hands and such receiver was appointed on December 26th. This was a very small institution, with total assets of less than \$3,000, three-fifths of which was invested in furniture and fixtures. It is believed that depositors will receive full payment without assessing the stockholders.

*New Banks.*—Up to Nov. 27th, 1908, the twenty-six banks following have received commissions and commenced business:

- 1 Bethune—Bank of Bethune.
- 2 Blackstock—Citizens Bank.
- 3 Calhoun Falls—Bank of Calhoun Falls.
- 4 Campobello—Peoples Bank.
- 5 Columbia—Union Savings Bank.
- 6 Darlington—County Savings Bank.
- 7 Estill—Bank of Estill.
- 8 Fairfax—Citizens Bank.
- 9 Florence—Peoples Bank.
- 10 Fountain Inn—Peoples Bank.
- 11 Gray Court—Bank of Gray Court.
- 12 Heath Springs—Springs Banking & Mercantile Co.
- 13 Johnston—Farmers Bank.
- 14 Lancaster—Farmers Bank & Trust Co.
- 15 Landrum—Bank of Landrum.
- 16 Monck's Corner—Bank of Berkeley County.
- \*17 Olanta—Bank of Olanta.
- 18 Orangeburg—Planters Bank.
- 19 Parksville—Bank of Parksville.
- 20 Pomaria—Bank of Pomaria.
- 21 Swansea—Bank of Swansea.
- 22 Union—Citizens Savings Bank.
- 23 Varnville—Planters & Merchants Bank.
- \*24 Westminster—Oconee Bank.
- \*25 Westminster—Westminster Bank.
- 26 Woodruff—Peoples Bank.

*Total Number of Banks.*—The following table shows the number of State and private banks in existence Nov. 27th, 1908:

Number in business per last report.. . . .	227
Commenced business since last report.. . . .	26

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Total number during 1908.. . . .	253
*Less liquidated and failed.. . . .	11

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Total number in business Nov. 27th, 1908.. . . . 242

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\*Succeeded State banks already in existence.

\*The Home Bank, Lexington, was nationalized, and the Zion Savings Bank, Orangeburg, failed during December. Statements from both banks included in this report as of November 27th, showing 242 banks, 240 of which are now in business.



This shows a net gain of fifteen banks in number for the year, with an increase in capital paid in of \$652,480.75. This increase in capital is not all apportioned among the fifteen new banks, however. Much of it results from the increase in capital of a number of banks already in business. The present total capital of the 242 banks is \$9,310,431.76.

It is with regret I announce a loss in surplus and profits for the year. Those items last year showed a total of \$4,441,020.45, while the same for November 27th, 1908, shows only \$4,439,706.45. The difference is small, but it is real and on the wrong side. The actual loss is accounted for by several banks using a portion of their former surplus and profits to increase their capital. Even with this depletion the items ought to show an increase, for I know that fair profits have been earned by most of the banks. The trouble is that a number of banks try to pay too large dividends and lay too little aside for the proverbial "rainy-day" and the upbuilding of strong institutions that will command proper confidence and credit, both at home and abroad.

*Financial.*—The receipts and disbursements of the office for the year are as follows:

#### RECEIPTS.

Jan. 1, 1908. Balance, with State Treasurer.. . . .	\$1,368.73
Jan. 1, 1909. Receipts from 250 examinations.. . . .	7,729.38
	<hr/>
	\$9,098.11

#### DISBURSEMENTS.

Salaries of Examiner and assistant.. . . .	\$4,500.00
Traveling expenses Examiner and assistant..	1,660.38
Postage.. . . .	198.15
Office rent, supplies and expenses.. . . .	249.68
Office furniture.. . . .	262.50
Printing.. . . .	679.94
	<hr/>
	7,550.65
Jan. 1, 1909. Balance, with State Treasurer.. . . .	\$1,547.46

From this balance approximately \$1,000.00 will be disbursed for printing and other expenses before further receipts are obtained from new examinations. The office is on a self-sustaining basis and during the coming year will probably be able to purchase some much

needed filing devices and other furniture that must be had for the convenient and systematic handling of the business devolving upon it.

## RECOMMENDATIONS.

There is a National Association of Supervisors of State Banks, which holds annual conventions and is endeavoring to bring about a uniform system of banking laws for all the States. From the proceedings of the last convention of this Association, as well as from my own knowledge and experience, I make these recommendations:

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### Report of Committee on Uniform State Banking Laws and Uniform Classification of Reports.

*To the National Association of Supervisors of State Banks:*

Your committee was appointed at the 1907 convention to report at the 1908 convention on these two subjects:

- I. Uniform laws.
- II. Uniform classification of bank reports.

#### I. UNIFORM LAWS.

In preparing their report the committee have examined the banking laws and the bank reports of nearly all the States. They have confined their attention to the laws relating to (1) State banks, (2) trust companies, and (3) savings banks, and have not taken into consideration the laws relating to (1) private banks and bankers, or (2) building and loan associations. The committee have been struck by the dissimilarity between the laws of the various States relating to these three forms of banks. Some States have no trust company law; many have no savings bank law; others have good savings bank laws but no savings banks; in the New England States there are State bank laws but hardly any State banks—in Massachusetts there are none.

Again, in most States the business of the State banks and trust companies is practically the same except that the latter may also accept business of a fiduciary nature; while in a few States the State banks also have this privilege, their usual corporate title being "State Bank and Trust Company." In other States, notably in Wisconsin, the trust companies are confined to a strictly trust business and do little or no banking business.

Again, the "mutual" savings banks of the Eastern States have no capital stock and are maintained by trustees for the sole benefit of the depositors. In other States, savings banks have capital stock, but take savings deposits only, while in still others the savings banks take both savings and commercial deposits.

Thus it will be seen that the functions of these three classes of banks are not clearly and distinctly defined throughout the country, but that they are often both in practice, and by sanction of the law, more or less interchangeable.

The committee have felt that it was neither practical nor desirable for this Association to make recommendations looking to the adoption of a uniform wording of State banking laws, for, in their opinion, the laws of each State should allow such latitude to its banking institutions as the business to be transacted by them may require. On the other hand, the committee consider it proper to recommend the enactment in each State of certain fundamental requirements, which will close as many doors as possible to unsafe practices and unsound banking. They fully recognize that it is as impossible to devise laws which will prevent bank failures as to devise accounting systems which will prevent bank defalcations; but they believe that just as a proper system of accounting will prevent opportunities for defalcations which a loose system of accounting might encourage, so a law which throws as many restrictions around its banks as may be done without hindering or impeding their scope and growth will not only tend to prevent failures, but will foster sound banking and redound to the advantage of both the banks and the communities in which they exist.

If these fundamental and general requirements, each of which may be found in the laws of one or more of the States, were enacted in every State, it is the belief of the committee that our State banking laws would attain a standing equal to that of the National Banking Act, and that in some respects they would be superior to it.

Let us consider them under the following heads:

- I. Supervision.
- II. Organization.
- III. Powers and Restrictions.
- IV. Liquidation.
- V. Unauthorized Banking.

## I. SUPERVISION.

*Supervising Officer and Assistants.* In many States it is required by law that the supervisor shall be a practical banker. He should certainly have this or some other recognized qualification for the office. Politics should play no part in his appointment and he should have a free hand in selecting his deputies and examiners. They also should be men of banking experience, and there should be a sufficient number of them to examine thoroughly every bank doing a commercial business twice a year. It is recommended that the supervisor should be appointed for a long term, preferably five years, and that the appointment of his subordinates should be without term.

*Calls for Statements of Condition.* The supervisor should have authority to make at least five calls a year for reports of condition on past dates, and it is desirable that these calls should be made on the dates on which the Comptroller of the Currency makes his calls. The object of this is twofold: (1) To prevent the transferring of cash between National banks and State banks in order to show a large reserve, which might be done if the calls were made on different dates; and (2) to enable those who have occasion to study bank reports to get simultaneous statements of all the banks of discount in the country several times a year. This second object will be referred to again under the heading "Uniform Classification of Bank Reports." All calls should be made on past dates and none on fixed dates, as the latter plan opens the way for an adjustment of assets and liabilities in anticipation of the call and makes the statement of little value.

*Authority to Direct Discontinuance of Unsafe Practices.* The most important recommendation of the committee under the head of "Supervision" is that authority should be given the supervisor to insist upon the discontinuance of unsafe and unauthorized practices.

It is of relatively small advantage to the depositors or creditors of a banking institution that the supervisor has the authority to close it after it has become insolvent. It would be of far greater advantage to them if such officer were given authority to insist upon the discontinuance of unsafe or unauthorized practices, perhaps not technically in violation of the law, but which, if persisted in, might endanger the solvency of the institution. In the majority of cases this could probably be accomplished by the mere recommendation of the supervisor, but there are always some cases in which violations of good banking practice are not unintentional or due to lack of information, but are deliberate or due to incompetence, and to remedy

these, recommendations, unless they are backed by authority, are of little or no avail.

This subject was dealt with by the special commission of New York bankers appointed by Governor Hughes last November, to advise him of desirable reforms in the banking law, as follows:

"In our judgment the relation between the Superintendent and the corporations under his supervision is not sufficiently direct and intimate, nor is his power to control adequate.

"As long as banking institutions are successful, keep faith with the public and meet their obligations, there is, from the governmental standpoint, little ground for criticism. When, however, through mismanagement or misfortune, their financial strength is impaired or menaced, their ability to serve the public lessened, and possible or probable loss impends, it is then that the advantage of good supervision is realized; by enforcing the law and compelling the maintenance of conservative methods, it protects depositors from loss and the public generally from the disturbance in business affairs which usually follows the failure of any banking institution. But unless the Superintendent is clothed with adequate direct power to enforce the law by closing a delinquent institution, the efficiency of the law is obviously lessened. Under existing law he may criticise objectionable practices when they come to his knowledge, and report continued delinquencies to the Attorney-General. His criticism is hence in large measure academic, and may be given scant consideration by delinquents. The authority to close offending institutions and appoint receivers therefor should be vested in the Superintendent for this reason and others to be discussed presently. Were he clothed with the power to direct the discontinuance of unsafe practices, no institution would dare continue the same after having been admonished by him."

Both New York and Massachusetts have, during the past winter, enacted legislation along the lines recommended by Governor Hughes's commission. The New York law authorizes the supervisor to direct the discontinuance of any unsafe or unauthorized practice, and if his direction is neglected he may, after a hearing, either request the Attorney-General to dissolve the bank, or take possession of the bank himself and liquidate it. The Massachusetts law, in case the directions of the supervisor are neglected, authorizes him either to communicate the facts to the stockholders, or with the consent in writing of three other specified State officials to make public the facts in the case.

With such authority there can be real supervision.

## II. ORGANIZATION.

*Establishment of New Banks and Trust Companies.* In most States banks and trust companies may now be organized under general laws in the same manner as ordinary corporations. This seems to your committee far preferable to the former method of compelling them to obtain special charters from the State Legislature. Banks organized under a general law have uniform charters and powers, without special privileges. But in the issuing of charters the committee feel that the supervisor, perhaps in conjunction with one or more other State officers, should be given authority to exercise his discretion in deciding whether the proposed incorporators of a bank are proper persons to conduct a banking business, and whether any need of such a bank exists in the locality in which it is proposed to establish it. Such authority would prevent the establishment of banks by men who have not the experience to carry on a banking business and in places already adequately provided with banking facilities, in which the starting of a new bank would be apt to lead to excessive competition.

*Establishment of Branches.* Similarly, if the law of a State permits banks to have branches, no bank should be allowed to establish a branch until it has received a certificate from the supervisor authorizing it. In this way the supervisor may prevent reckless and undesirable competition in towns or localities already well provided with banking facilities. In New York, where a very large number of branches have been established by State banks and trust companies, it has been found desirable to add to the protection of the depositors by requiring additional capital to be paid in for every branch established.

*Trust Department.* It seems desirable to your committee that business of a fiduciary nature transacted by trust companies or other banks should be kept in a "trust department," distinct and separate from the banking department of the institution. This is now required by the laws of a few States in which a large amount of business of a fiduciary nature is transacted by trust companies. The appointment of corporations as trustees, executors, etc., is undoubtedly increasing, and it is desirable that the receipt and conduct of such business should be carefully safeguarded and absolutely separated from the banking business of the trustee corporation. The trust funds and investments should not be mingled with the investments of the capital stock or other funds of the bank or be liable for its debts or obligations. The creditors of the trust department, after

the special investments of the trust department have been applied to their claims, should have an equal claim with all other creditors upon all the general assets of the institution and upon the liability of the stockholders when such liability exists. Trust funds administered by a bank or trust company are entitled to every protection the law can properly give them.

*Savings Department.* There is no question that savings deposits, when accepted by mutual savings banks, are to be classed as trust funds. Morally, at least, they should be so classed when accepted by State banks or trust companies. Many States which have no mutual savings banks nevertheless have a law providing for them, which carefully prescribes that such deposits shall be invested only in securities of the highest grade, thus indicating the manner in which the law expects savings deposits to be invested. In but few States is there any indication in the law that they should be invested in ordinary commercial risks, yet this is the general form of investment of savings deposits in most of the States away from the North Atlantic seaboard. Even in the latter section the temptation to State banks and trust companies to take savings deposits has proved irresistible. Recognizing that this tendency is, perhaps, inevitable, four of these States, namely, New Hampshire, Massachusetts, Connecticut and Rhode Island, have passed laws requiring State banks and trust companies which receive savings deposits to keep them in a separate department and to invest them under the laws of the respective States governing the investment of deposits in their mutual savings banks. The committee, believing that the savings of persons of small means, wherever deposited, are to be regarded as trust funds of the most sacred nature, and are, therefore, entitled to special protection, recommend that legislation along this line be enacted in every State. Michigan has a substantially equivalent requirement, although not quite so comprehensive, and several other States require the accounts of the savings depositors to be kept separate from the accounts of the commercial depositors. The committee have been informed that one of the trust companies in Chicago, recognizing that savings deposits should not be invested in ordinary commercial risks, has set aside certain assets as special security for its savings deposits. This company acknowledges, however, that in case of liquidation such segregation would not hold legally, for unless the law requires the savings deposits and investments to be segregated, the savings depositors would have to stand on the same footing as other creditors.

### III. POWERS AND RESTRICTIONS.

*Stockholders' Liability.* While a majority of the State laws hold the stockholder of a bank or trust company liable for an additional amount equal to the par value of the stock held by him, there are still several States in which this provision for stockholders' liability does not exist. It seems to your committee proper, both in the interest of sound banking and for the protection of depositors and creditors, as well as being in accordance with the almost universal custom in other countries, that stockholders should be thus held liable, and they recommend the enactment of such a law in every State.

*Accumulation of Surplus.* While it is a common practice, in the organization of a bank or trust company for the stockholders to pay up a surplus before the institution opens its doors, it is not always done; and there are some States which do not require even the accumulation of a surplus fund. In the opinion of the committee the practice of paying up a surplus at the time of organization should be encouraged; otherwise a small loss during the first few months might cause an impairment to the capital stock and it is, of course, desirable that this should not occur. While they do not recommend the requirement of a paid-up surplus, they believe that every State should provide for the gradual accumulation of a surplus in a manner similar to the requirement of the National Bank Act, which compels a bank "before the declaration of a dividend to carry one-tenth part of its net profits of the preceding half year to its surplus until the same shall amount to 20 per cent. of its capital stock." Some States now require the accumulation of a surplus equal to 50 per cent. of the capital stock.

*Duties of Directors.* Altogether too many banks have failed on account of inattention or lack of knowledge of condition by the directors. It seems desirable that the directors should meet at least once a month and that they should be accurately informed of the condition of the institution. All loans and investments should be passed upon by either the directors or their executive committee. New York has this year enacted a law requiring that there shall be submitted in writing to each director at meetings of the board a list of all loans and discounts made and of all investments bought or sold since the preceding meeting. This conforms to the practice in many of the best managed institutions and should be required in all. A number of States also require a committee of directors or stockholders to make periodical examinations of their institution and to report in writing. The effectiveness of such an examination is



increased if the committee is required to send a copy of it to the supervisor. Furthermore, if the blank form furnished by him for this purpose is made sufficiently complete, it will oblige the committee to make an appraisal of the loans and investments, and will give the supervisor the benefit of a local appraisal of securities and paper, with the value of which he may not be personally familiar. In Minnesota one or more of the directors of a bank are required to be present at examinations made by the supervisor and to appraise its assets at that time.

The qualification of directors should be made under oath and every director should be required to own a reasonable number of shares of unhypothecated stock of the bank.

*Limit of Individual Liability.* Another point of restriction on which the laws of the States differ widely is the limit to the amount which may be loaned to any one person, firm or corporation. In the National bank law the limit is 10 per cent. of the capital and surplus. In some of the State laws this limit runs as high as 50 per cent.; in others there is no limit at all. It seems desirable that every State should prescribe a reasonable limit, certainly not over 25 per cent. of the capital and surplus, and there should be a similar limitation, like the existing New Hampshire and New York provisions, on the amount of securities, either bonds or stocks or both, of any one corporation which a bank may hold for investment. State banks should not be permitted to invest in any shares of stock.

*Bank Not to Hold Its Own Stock.* A bank should be allowed neither to hold for investment nor to loan on the security of its own stock, and any of its stock acquired to secure debts previously contracted in good faith should be disposed of within a reasonable time.

*Reserve.* The reserve requirement for State banks and trust companies varies from nothing in fifteen States to 25 per cent. of the deposits in a few States, the majority requiring a reserve of 15 per cent. At least, these were the facts on January 1, 1908, as reported to the House of Representatives by its Committee on Banking and Currency. This is a matter toward the rectification of which the members of this Association should exert all their influence. A reserve adequate to the business done is one of the fundamental requirements of a bank, and the knowledge that a bank keeps such a reserve is one of the greatest factors in creating confidence in it. A proper distinction should be made between the reserve required of State banks and trust companies which are permitted to act as reserve agents and those which are not permitted so to act. A dis-

tion should also be made between demand deposits and time or savings deposits. It appears to your committee that such a reserve should be required of State banks and trust companies on their demand deposits as local conditions may require, but in no case less than 15 per cent. thereof; and that the institutions authorized to act as reserve agents should be approved in each case by the supervisor, just as the reserve agents of National banks are approved in each case by the Comptroller of the Currency.

#### IV. LIQUIDATION.

The supervisor should have authority in case a bank is in a hazardous or insolvent condition, or has wilfully and repeatedly violated the law, or has neglected to make good its reserve or an impairment of its capital, to take possession of it and apply to the court for a receiver for it. In many States the liquidation of banks through receivers appointed by the courts has resulted in heavy expense to the stockholders or creditors. The ideal manner of liquidating failed banks is that prescribed by the National Banking Act, which leaves the appointment of the receiver to the Comptroller of the Currency and requires the receiver to liquidate the bank under his direction. A similar law was enacted in New York during the past winter, giving the Superintendent of Banks authority to appoint receivers for failed banks in that State, and this is a precedent which your committee recommend should be followed in other States.

The first bank placed in the hands of a receiver under the new law in New York has recently been delivered back to its shareholders, after a receivership of six weeks, at a total cost of \$1,200. It was a small bank with only about \$500,000 resources, but as none of the other bank receiverships in New York during the past winter cost less than \$20,500 in fees alone, exclusive of expenses, this first receivership under the new law gives promise of both efficiency and economy. But however appointed, receivers should be required to report fully to the supervisor so that records of failed State banks and trust companies, as complete as those of failed National banks, may be kept and published for the information of those who have occasion to examine into and study such matters.

#### V. UNAUTHORIZED BANKING.

In many States the word "Bank," "Banker," "Banking," "Trust Company," "Savings" and other cognate words are forbidden, with

varying degrees of severity, to be used by individuals or by corporations not organized under the banking laws. The use of these words by individuals or in corporate titles should be carefully regulated in every State, for those who attempt to use them in an unauthorized manner usually do so for fraudulent purposes. It is also important that there should be proper restrictions on corporations which seek to do a banking business in States other than those in which they are incorporated. Such corporations are frequently organized for fraudulent purposes also. In the opinion of the committee a law should be enacted in every State restricting the practice of the banking business in any form whatever to private bankers under appropriate circumstances, to corporations organized for the purpose under its own laws, and to foreign corporations placed under the supervision of its supervisor and admitted to do business in the State under his authority. Violations of such laws should be punished by severe penalties.

Your committee believe that the amount of money which the public has lost by entrusting it to irresponsible individuals and corporations holding themselves out to be banks, must reach well into the millions of dollars. As the general public is not able to discriminate between legitimate and fraudulent banks, your committee recommend that those who seek to obtain the custody of other people's money should be allowed to do so only when authorized by law and under the full supervision of the State supervisor of banks.

## II. UNIFORM CLASSIFICATION OF BANK REPORTS.

It was as a result of some remarks on this subject made by a member of this committee at the last convention that your present committee was appointed. The differences in the classification of the items in the reports of State banks and trust companies are almost as great as the differences in the laws themselves. In some cases the classifications are specifically set forth in the law; in others they are established by the supervisor. Your committee recommend the preparation of standard forms to be used as a basis for State bank and trust company reports, which shall contain what the Association considers a minimum classification of assets and liabilities. Any further sub-divisions which supervisors may think desirable should be susceptible of consolidation into the standard form of report.

The annual report of almost every State banking department contains an aggregate statement of the condition of State banks and trust companies, separately at the date of each call. If we could

agree to make our calls on the same dates as those of the National banks, and if each State department would tabulate the statements rendered, and would forward its aggregate statement on the standard form to the Comptroller of the Currency, your committee have been assured that he would gladly have them aggregated and published. In this way a complete statement of the condition of State banks and trust companies of the United States could be presented several times a year. This would be of the greatest value to those who have occasion to follow the banking statistics of the country, for as the total resources of the State banks and trust companies nearly equal the total resources of the National banks, a study of the latter without the corresponding figures of the former is, of course, far from complete.

It will doubtless take some time to accomplish this, for to render such a statement of value, all, or practically all, of the supervisors must adopt the standard form of report and must present their reports to the Comptroller for tabulation. Nevertheless, it is well worth attempting.

#### FORM OF REPORT.

The following is suggested as a minimum classification of the report of the banking department of a State bank or trust company:

#### *Assets.*

##### 1. LOANS.

- a. Loans on Real Estate.
- b. Loans on Collateral Security other than Real Estate.
- c. Other Loans and Discounts.
- d. Overdrafts.

##### 2. INVESTMENTS.

- a. United States Bonds.
- b. State, County and Municipal Bonds.
- c. Railroad Bonds.
- d. Bonds of other Public Service Corporations.
- e. Other Bonds.
- f. Stocks of Corporations.

##### 3. MISCELLANEOUS.

- a. Banking House, Furniture and Fixtures.
- b. Other Real Estate.
- c. All other resources.

## 4. RESERVE.

- a. Currency and Specie.
  - Gold Coin.
  - Silver Coin.
  - Minor Coin.
  - Currency.
- b. Due from Reserve Banks.

## 5. OTHER CASH RESOURCES.

- a. Due from other Banks and Bankers.
- b. Checks and Exchanges for Clearing.
- c. Other Cash Items.

*Liabilities.*

## 1. CAPITAL PAID IN.

## 2. SURPLUS FUND.

## 3. UNDIVIDED PROFITS (less current interest, expenses and taxes paid).

## 4. DEPOSITS.

- a. Due to Reserve Banks.
- b. Due to other Banks and Bankers.
- c. Subject to Check.
- d. Certified and Cashier's Checks.
- e. Demand Certificates of Deposit.
- f. Time Certificates of Deposit.
- g. Savings Deposits.

## 5. MISCELLANEOUS.

- a. Dividends Unpaid.
- b. Bills Payable.
- c. Notes and Bills rediscounted.
- d. All other liabilities.

Your careful attention to all of the above report is respectfully asked. Every suggestion made is good and I endorse and recommend the report as a whole.

*Establishment of New Banks.*—I believe it is entirely too easy to organize a bank in this State. Any two or more persons desiring to form such corporation need only to file with the Secretary of State a written petition, signed by themselves, setting forth :

1. The names and residences of the petitioners.
2. The name of the proposed corporation.
3. The place at which it proposes to have its principal place of business or be located.
4. The general nature of the business which it proposes to do.
5. The amount of capital stock and how and when payable.
6. The number of shares into which the capital stock is to be divided, and the par value of each share.
7. Any other matter which it may be desirable to set forth.

Please note these facts:

Only two incorporators are required.

There is no minimum limitation as to capital.

Only 50% of the proposed capital is required to be subscribed.

Only 20% of the aggregate amount of the capital subscribed is required to be paid in before such institution can obtain charter and be authorized to commence business.

No requirement exists as to when the remainder of the capital shall be subscribed or paid in.

Nothing prevents subscribers from giving their notes to the new bank in payment of said subscriptions, with the stock of the bank itself as the only security.

I recommend that no new bank be permitted to do business with a less number of directors than five, nor with a less capital than \$10,000, and then only in towns of 500 population or less; that when the population is over 500 the capital must be \$15,000; that when the population is over 1,000 the capital must be \$25,000; that when the population is 5,000 or over the capital must be \$50,000; that the said capital, according to the population of the town, must be at least four-fifths subscribed; that at least 50% of such subscription must be paid in cash before the bank is authorized to commence business; that the remainder of said subscription must be paid in cash within a period of twelve months.

*Qualifications for Bank Directors.*—The only qualification now required of a bank director is that he shall own ten shares of its stock. Bank stock in this State varies from \$25 per share to \$100 per share. With the par value at \$25 per share in a \$100,000 bank and at \$100 per share in a \$10,000 bank (and there are instances of both in this State), it will readily be seen that the ownership of *ten shares* is not equitable.

I recommend that such qualification be apportioned according to the amount of the capital. It does not seem fair that a director in a \$10,000 bank be required to own ten shares, par value \$100 each, or one-tenth of the entire capital, while a director in a \$100,000 bank may fully comply with the law by owning ten shares, par value \$25 each, or only one-fourhundredth of the entire capital. Such inequalities now actually exist.

I would further recommend that each bank director, when elected, shall take an oath that he will, so far as the duty devolves upon him, diligently and honestly administer the affairs of such corporation, and will not knowingly violate, or willingly permit to be violated, any of the provisions of law applicable to such corporation, and that he is the owner in good faith and in his own right, of the number of shares of stock required, subscribed by him or standing in his name on the books of the corporation, and that the same is not hypothecated, or in any way pledged as security for any loan or debt and, in case of re-election, that such stock was not hypothecated, or in any way pledged as security for any loan or debt during his previous term. That such oath shall be subscribed by the director making it, and certified by the officer before whom it is taken, and shall be immediately transmitted to the State Bank Examiner, and filed and preserved in his office.

*Published Statements.*—It is now provided that this office shall call for such statements at least four times each year. This has been complied with and eleven such statements have been called for and published since April, 1906.

The experience of the office is that some banks are very slow in transmitting said statements. The request used in calling for statements asks that they be sent to the Examiner *within seven days*, which seems a reasonable and ample time for their preparation and transmission. An abstract showing the condition of the combined banks cannot be published until each bank in the State has reported. With a few banks holding back their reports for a longer period than seven days the Examiner and his assistant have been unnecessarily and unprofitably detained in the office, when their services could be better utilized making personal examinations among the banks. For this reason I recommend and urge that there be enacted a law requiring such returns to be made within seven days, imposing a reasonable fine for each day's delay beyond that limit upon any bank so withholding its report, said fine to be collectible by law, if neces-

sary, and, when collected, to be paid to the State Treasurer and credited to the Bank Examiner's Fund.

Realizing that this report will reach you at a date when it may be too late or inadvisable for proper action to be taken upon all its suggestions at this session, I would recommend, if such be the case, that you appoint a commission, from your own number, or from the State Bankers of South Carolina, to consider the matter of desirable reforms in the banking law, and report their findings and recommendations to your honorable body at the session of 1910.

Respectfully submitted,

GILES L. WILSON,  
State Bank Examiner.



**Statement Showing Resources and Liabilities of all the State Banks at the  
Dates of the Different Calls During the Year 1908.**

**RESOURCES.**

	233 Banks March 9, 1908.	233 Banks June 4, 1908.	233 Banks Sept. 11, 1908.	242 Banks Nov. 27, 1908.
Loans and discounts.. . . .	\$33,464,281 33	\$36,070,722 60	\$37,785,133 77	\$32,802,881 24
Demand loans.. . . .	1,987,177 94	1,608,872 84	1,471,347 40	1,887,594 22
Overdrafts.. . . .	571,899 40	467,421 60	548,704 12	882,966 07
Bonds and stocks owned.. . . .	3,663,317 74	3,551,565 03	3,462,066 57	3,589,829 69
Banking houses.. . . .	733,561 91	789,882 11	778,010 86	783,214 90
Furniture and fixtures.. . . .	860,161 07	866,742 31	371,353 01	410,161 70
Other real estate.. . . .	278,937 82	284,710 57	283,542 07	276,971 59
Due from banks and trust companies.. . . .	4,862,130 62	3,944,719 35	4,315,980 70	5,410,747 91
Currency.. . . .	1,092,925 00	845,597 00	924,940 00	1,036,587 00
Gold.. . . .	165,220 50	131,790 00	121,391 00	125,201 50
Silver and minor coin.. . . .	332,710 92	283,531 38	286,643 93	259,891 74
Checks and cash items.. . . .	359,798 83	236,046 99	321,080 00	448,945 52
Exchanges for clearing house.. . . .	97,711 06	100,417 96	50,752 04	74,575 21
Other resources.. . . .	5,973 15	13,194 76	12,103 22	24,737 56
<b>Total.. . . .</b>	<b>\$47,975,807 28</b>	<b>\$48,694,704 50</b>	<b>\$50,663,048 69</b>	<b>\$47,994,305 85</b>

**LIABILITIES.**

Capital stock paid in.. . . .	\$9,061,713 56	\$9,193,676 67	\$9,225,022 90	\$9,310,431 76
Surplus fund.. . . .	1,536,410 44	1,559,163 76	1,682,942 84	1,859,734 74
Undivided profits less expenses.. . . .	2,781,584 87	2,854,744 06	2,590,632 68	2,579,971 71
Due to banks and trust companies.. . . .	720,577 17	533,972 63	526,394 13	806,929 12
Dividends unpaid.. . . .	27,569 64	18,919 79	13,067 99	13,688 99
Individual deposits subject to check.. . . .	17,381,322 78	14,467,827 11	14,055,068 07	15,932,793 90
Savings deposits.. . . .	11,075,256 71	11,067,454 60	11,282,385 21	11,424,237 81
Demand certificates of deposit.. . . .	228,439 55	204,156 73	217,962 50	236,522 32
Time certificates of deposit.. . . .	2,069,753 06	2,236,949 65	2,517,068 38	2,245,610 56
Certified checks.. . . .	18,441 98	23,254 34	25,401 75	32,402 59
Cashier's checks.. . . .	74,716 63	67,336 02	58,063 17	122,917 73
Notes and bills rediscounted.. . . .	754,518 59	1,388,244 04	1,563,848 23	887,198 36
Bills payable.. . . .	2,237,173 23	5,063,037 95	6,880,277 15	2,507,879 17
Other liabilities.. . . .	18,329 14	26,467 16	24,913 69	35,087 09
<b>Total.. . . .</b>	<b>\$47,975,807 28</b>	<b>\$48,694,704 50</b>	<b>\$50,663,048 69</b>	<b>\$47,994,305 85</b>

**Changes in the Principal Items of Resources and Liabilities of the South  
Carolina State Banks as Shown by the Returns on November  
27, 1908, as Compared With the Returns on September  
11, 1908, and December 16, 1907.**

Items.	Since Sept. 11, 1908.		Since Dec. 16, 1907.	
	Increase.	Decrease.	Increase.	Decrease.
Loans and discounts.. . . .	\$127,763 12	\$4,516,005 71	\$394,217 20	\$105,203 24
Bonds and stocks.. . . .	1,094,767 21		77,941 98	
Due from banks and bankers.. . . .	108,705 31			945,309 66
Cash in vault.. . . .	85,406 86		652,480 75	
Capital stock.. . . .	166,130 93			1,314 00
Surplus and other profits.. . . .	230,534 99			61,696 82
Due to banks and bankers.. . . .	1,837,535 83			975,923 38
Individual deposits.. . . .		5,049,047 85	50,838 20	
Bills payable and rediscounts.. . . .		\$2,668,742 84		\$278,181 19
<b>Total resources.. . . .</b>				

Total number of banks reporting on December 16, 1907, 227; November 27, 1908, 242; increase, 15.

**Comparative Statement of State, Savings and Private Banks for December  
20, 1906, December 16, 1907, and November 27, 1908.**

**RESOURCES.**

	Dec. 20, 1906. 204 Banks.	Dec. 16, 1907. 227 Banks.	Nov. 27, 1908. 242 Banks.
Loans and discounts.. . . . .	\$30,909,082 51	\$32,848,208 98	\$32,802,881 24
Demand loans.. . . . .	2,832,715 14	1,948,064 28	1,887,594 22
Overdrafts.. . . . .	820,379 88	688,896 60	882,966 07
Bonds and stocks.. . . . .	8,766,060 44	8,696,082 98	8,589,829 69
Banking house.. . . . .	592,022 85	715,238 88	788,214 90
Furniture and fixtures.. . . . .	299,780 09	382,798 06	410,161 70
Other real estate.. . . . .	266,952 25	297,690 52	276,971 59
Due from banks and bankers.. . . . .	5,669,620 08	5,882,805 98	5,410,747 91
Currency.. . . . .	1,215,482 21	1,890,605 05	1,086,587 00
Gold.. . . . .	188,685 69	160,450 34	125,201 50
Silver, nickels and pennies.. . . . .	264,254 01	315,984 51	259,891 74
Checks and cash items.. . . . .	418,018 26	506,588 74	448,945 52
Exchange for clearing house.. . . . .	54,559 48	70,288 48	74,575 21
Other resources.. . . . .	123,279 96	16,988 77	24,787 56
<b>Total.. . . . .</b>	<b>\$46,870,821 80</b>	<b>\$48,267,487 04</b>	<b>\$47,994,305 85</b>

**LIABILITIES.**

Capital stock paid in.. . . . .	\$7,788,899 61	\$8,657,951 01	\$9,810,481 76
Surplus.. . . . .	1,249,379 61	1,538,806 19	1,859,784 74
Undivided profits.. . . . .	2,561,881 10	2,909,714 26	2,579,971 71
Due to banks and bankers.. . . . .	1,023,013 81	745,282 80	806,929 12
Due unpaid dividends.. . . . .	23,201 05	15,128 83	13,688 99
Individual deposits subject to check.. . . . .	17,164,627 82	16,410,885 29	15,932,798 90
Savings deposits.. . . . .	11,888,556 88	11,617,318 82	11,424,287 51
Demand certificates of deposit.. . . . .	559,566 22	844,668 54	235,592 32
Time certificates of deposit.. . . . .	1,973,214 42	2,131,971 42	2,245,610 56
Certified checks.. . . . .	15,009 70	10,900 38	32,402 59
Cashier's checks.. . . . .	86,612 79	102,179 05	122,617 78
Notes and bills rediscounted.. . . . .	661,912 18	888,062 27	887,198 86
Bills payable.. . . . .	1,796,924 79	2,406,147 06	2,507,879 17
Other liabilities.. . . . .	86,072 52	95,996 67	55,087 09
<b>Total.. . . . .</b>	<b>\$46,870,821 80</b>	<b>\$48,267,487 04</b>	<b>\$47,994,305 85</b>

**Abstract of Reports Made to the Comptroller of the Currency Showing the  
Condition of the Thirty National Banks of the State of  
South Carolina on November 27th, 1908.**

**RESOURCES.**

Loans and discounts.. . . . .	\$15,027,201 41
Overdrafts.. . . . .	379,624 92
United States bonds to secure circulation.. . . . .	8,384,250 00
United States bonds to secure United States deposits.. . . . .	515,000 00
Other bonds to secure United States deposits.. . . . .	243,850 00
Premium on United States bonds.. . . . .	88,324 60
Securities, judgments, claims, etc.. . . . .	1,686,227 69
Banking house, furniture and fixtures.. . . . .	656,399 70
Other real estate and mortgages owned.. . . . .	43,856 76
Due from other national banks.. . . . .	1,073,713 40
Due from State and private banks and bankers.. . . . .	688,584 31
Due from approved reserve agents.. . . . .	1,284,042 98
Checks and other cash items.. . . . .	220,807 98
Exchanges for clearing house.. . . . .	162,760 49
Notes of other national banks.. . . . .	174,087 00
Fractional paper currency, nickels and cents.. . . . .	16,356 51
Specie.. . . . .	594,279 35
Legal tender notes.. . . . .	408,585 00
Five per cent. redemption fund.. . . . .	159,574 50
Due from United States treasurer.. . . . .	5,570 00
<b>Total.. . . . .</b>	<b>\$26,787,545 55</b>

## LIABILITIES.

Capital stock paid in .....	\$4,350,000 00
Surplus fund .....	1,366,913 84
Undivided profits, less expenses .....	951,526 83
National bank notes outstanding .....	3,332,350 00
Due to other national banks .....	584,841 07
Due to State and private banks and bankers .....	1,707,378 08
Due to trust companies and savings banks .....	287,586 52
Due to approved reserve agents .....	9,171 86
Dividends unpaid .....	16,694 00
Individual deposits .....	12,308,350 66
United States deposits .....	678,176 16
Deposits of United States disbursing officers .....	53,066 10
Bonds borrowed .....	10,000 00
Notes and bills rediscounted .....	270,885 55
Bills payable .....	770,850 00
Reserved for taxes .....	1,322 23
Other Liabilities .....	94,418 15
Total .....	\$26,767,545 55

**Combined Statement of the Condition of the 242 State, Private and Savings  
Banks and the 30 National Banks of South Carolina.**

Condition November 27, 1908.

## RESOURCES.

Loans and discounts .....	\$49,717,676 87
Overdrafts .....	1,242,590 99
Bonds and stocks owned by bank .....	9,467,481 98
Banking house, furniture and fixtures .....	1,849,776 30
Other real estate .....	820,827 35
Due from banks and trust com- panies .....	8,457,068 60
Currency .....	1,890,215 00
Gold .....	272,646 00
Silver and other coin .....	447,077 10
Checks and cash items .....	669,253 45
Exchanges for the clearing house .....	287,335 70
Other resources .....	189,882 06
Total .....	\$74,761,851 40

## LIABILITIES.

Capital stock paid in .....	\$13,660,431 76
Surplus fund .....	3,226,663 58
Undivided profits, less current expenses and taxes paid .....	3,531,498 54
Due to banks and trust com- panies .....	3,375,386 10
Dividends unpaid .....	30,332 99
Individual deposits .....	42,296,835 57
United States deposits .....	731,272 26
National bank notes outstand- ing .....	3,332,350 00
Notes and bills rediscounted .....	1,168,063 91
Bills payable, including certifi- cates for money borrowed .....	3,278,229 17
Other Liabilities .....	140,777 52
Total .....	\$74,761,851 40

## INFORMATION.

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The following figures are given as the most accurate information obtainable from the returns of the 242 State banks of South Carolina on Nov. 27, 1908, and are approximately correct only.

### SAVINGS BANKS.

Only twelve banks report no savings accounts.

Only nineteen banks make a specialty of savings accounts, but each of these has commercial deposits as well.

There is not a strictly Savings bank in the State, and the State has no special Savings Bank law.

The two hundred and thirty banks reporting savings accounts show a total of 60,653 such accounts, aggregating \$13,905,370.69 or an average of \$229.26 for each account.

Of the thirty National banks in this State I have had reports from twenty-two, of which nineteen have savings departments. The total savings deposits in the nineteen aggregate \$3,114,402.73, distributed among 10,245 depositors.

This gives a total of \$17,019,773.42 savings deposits in the State, all classes of banks, and 70,898 savings depositors.

The rate of interest on savings deposits varies from 4% per annum to 6% per annum, in most cases computed quarterly. The average rate of interest paid is about  $4\frac{1}{4}\%$ .

### PRIVATE BANKS.

There are only four private or unincorporated banks in the State, viz.: Bailey's Bank of Clinton, Clinton; Lexington Savings Bank, Lexington; White Brothers, Bankers, Chester; and Wm. Coleman & Co., Bankers, Whitmire. Several banks have secured commission and are open for business, but have not yet obtained a charter.

## LOANS AND DISCOUNTS.

Single name paper (one person, firm or corporation)	
without other security.. . . . .	\$4,437,875.68
Loans bearing two or more individual or firm names.	11,091,051.89
Loans secured by stocks, bonds, and other personal	
security. . . . .	11,684,388.57
Loans secured by real estate mortgages or other	
liens on realty.. . . . .	7,477,159.32
	<hr/>
Total loans and discounts Nov. 27, 1908.. . . .	\$34,690,475.46

## **STATEMENTS.**

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**Showing the Condition of the 242 Incorporated, Private and Savings Banks in the State of South Carolina at the Close of Business November 27, 1908.**

**These Statements are Arranged Alphabetically by Towns and the Banks of Each Town are Also Arranged Alphabetically.**

**The Number After Name of Each Bank is the Rank it Occupies in the Order of Incorporation or Commencing Business.**

**THE FARMERS BANK OF ABBEVILLE, ABBEVILLE.**

No. 87. Incorporated December 28, 1889.

F. E. HARRISON, President.  
P. B. SPEED, Vice-President.J. H. DuPRE, Cashier.  
J. C. THOMSON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$174,795 10	Capital stock paid in.. . . .	\$75,000 00
Demand loans.. . . .	600 00	Surplus fund.. . . .	10,000 00
Overdrafts.. . . .	2,246 41	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	7,525 88
bank.. . . .	350 00	Dividends unpaid.. . . .	460 00
Furniture and fixtures.. . . .	848 00	Individual deposits subject to	
Other real estate.. . . .	1,000 00	check.. . . .	65,268 47
Due from banks and trust com-		Savings deposits.. . . .	40,811 31
panies.. . . .	30,024 80	Demand certificates of deposit..	2,128 99
Currency.. . . .	4,707 00	Time certificates of deposit..	8,100 00
Gold.. . . .	2,077 50	Notes and bills rediscounted..	15,000 00
Silver and other coin.. . . .	7,078 16		
Checks and cash items.. . . .	62 63		
Total.. . . .	\$223,789 00	Total.. . . .	\$223,789 00

**THE PEOPLES SAVINGS BANK, ABBEVILLE.**

No. 128. Incorporated December 19, 1903.

S. G. THOMSON, President.  
G. A. NEUFFER, Vice-President.R. E. COX, Cashier.  
W. F. NICKLES, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$185,806 62	Capital stock paid in.. . . .	\$21,800 00
Overdrafts.. . . .	4,886 69	Surplus fund.. . . .	12,000 00
Banking house.. . . .	3,000 00	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,982 42	penses and taxes paid.. . . .	3,727 86
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	13,098 56	panies.. . . .	351 26
Currency.. . . .	6,462 00	Individual deposits subject to	
Gold.. . . .	1,322 50	check.. . . .	115,792 43
Silver and other coin.. . . .	682 20	Time certificates of deposit..	6,031 95
Checks and cash items.. . . .	463 51	Bills payable, including certifi-	
		cates for money borrowed..	8,000 00
Total.. . . .	\$167,703 50	Total.. . . .	\$167,703 50

**THE BANK OF AIKEN, AIKEN.**

No. 14. Incorporated by Legislature April 1, 1887.

H. M. DIBBLE, President.  
W. W. MUCKENFUSS, Cashier.

JAMES POWELL, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$347,092 66	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	53,244 58	Surplus fund.. . . .	100,000 00
Overdrafts.. . . .	322 98	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	17,948 38
bank.. . . .	83,500 00	Due to banks and trust com-	
Furniture and fixtures.. . . .	2,000 00	panies.. . . .	50,246 43
Due from banks and trust com-		Dividends unpaid.. . . .	10 50
panies.. . . .	50,840 96	Individual deposits subject to	
Currency.. . . .	6,194 00	check.. . . .	258,080 31
Gold.. . . .	45 00	Cashier's checks.. . . .	51 00
Silver and other coin.. . . .	3,033 93	Bills payable, including certifi-	
Checks and cash items.. . . .	62 51	cates for money borrowed..	20,000 00
Total.. . . .	\$546,336 57	Total.. . . .	\$546,336 57

**THE FARMERS & MERCHANTS BANK, AIKEN.**

No. 198. Incorporated October 5, 1906.

J. P. McNAIR, President.

R. W. McCREARY, Vice-President.

J. A. M. GARDNER, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$134,795 20	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	950 00	Undivided profits, less current ex-	
Overdrafts.. . . .	478 47	penses and taxes paid.. . . .	10,900 47
Furniture and fixtures.. . . .	1,710 00	Due to banks and trust com-	
Other real estate.. . . .	7,667 33	panies.. . . .	144 49
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	19,800 61	check.. . . .	94,378 81
Currency.. . . .	5,584 00	Demand certificates of deposit..	1,650 00
Gold.. . . .	237 50	Time certificates of deposit..	17,846 80
Silver and other coin.. . . .	1,926 26	Certified checks.. . . .	7 00
Checks and cash items.. . . .	1,259 70		
Total.. . . .	\$174,527 07	Total.. . . .	\$174,527 07

**THE ALLENDALE BANK, ALLENDALE.**

No. 155. Incorporated August 12, 1905.

E. H. OSWALD, President.

R. H. SAMS, Vice-President.

C. B. FARMER, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$7,960 95	Capital stock paid in.. . . .	\$6,335 00
Overdrafts.. . . .	200 50	Surplus fund.. . . .	2,400 00
Banking house.. . . .	2,049 04	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,097 00	penses and taxes paid.. . . .	957 59
Due from banks and trust com-		Dividends unpaid.. . . .	60 00
panies.. . . .	42,907 24	Individual deposits subject to	
Currency.. . . .	3,000 00	check.. . . .	48,195 64
Gold.. . . .	30 00		
Silver and other coin.. . . .	703 50		
Total.. . . .	\$57,948 23	Total.. . . .	\$57,948 23

**THE ANDERSON BANKING & TRUST COMPANY, ANDERSON.**

No. 171. Incorporated January 2, 1906.

W. F. COX, President.

G. N. C. BOLEMAN, Cashier.

H. C. TOWNSEND, Vice-President.

J. R. SHELOR, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$144,758 17	Capital stock paid in.. . . .	\$100,000 00
Overdrafts.. . . .	8,519 51	Undivided profits, less current ex-	
Banking house.. . . .	15,000 00	penses and taxes paid.. . . .	6,013 57
Furniture and fixtures.. . . .	4,654 87	Dividends unpaid.. . . .	585 00
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	7,128 88	check.. . . .	44,767 12
Currency.. . . .	2,437 00	Demand certificates of deposit..	2,028 18
Silver and other coin.. . . .	401 00	Cashier's checks.. . . .	359 60
Checks and cash items.. . . .	854 04	Notes and bills rediscounted..	5,000 00
		Bills payable, including certifi-	
		cates for money borrowed..	25,000 00
Total.. . . .	\$183,758 47	Total.. . . .	\$183,758 47



**THE BANK OF ANDERSON, ANDERSON.**

No. 48. Incorporated August 22, 1891.

B. F. MAULDIN, President.

J. T. HOLLEMAN, Cashier.

A. M. SHARP, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$648,788 01	Capital stock paid in.. . . .	\$150,000 00
Demand loans.. . . .	29,738 32	Surplus fund.. . . .	150,000 00
Overdrafts.. . . .	8,029 67	Undivided profits, less current ex-	
Banking house.. . . .	5,000 00	penses and taxes paid.. . . .	58,815 81
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	59,795 80	panies.. . . .	13,569 90
Currency.. . . .	24,222 00	Dividends unpaid.. . . .	1,322 00
Gold.. . . .	900 00	Individual deposits subject to	
Silver and other coin.. . . .	4,156 35	check.. . . .	211,543 63
Checks and cash items.. . . .	54,502 31	Savings deposits.. . . .	123,946 90
		Demand certificates of deposit..	43,733 65
		Cashier's checks.. . . .	955 57
		Notes and bills rediscounted..	46,245 00
		Bills payable, including certifi-	
		cates for money borrowed..	30,000 00
Total.. . . .	\$835,132 46	Total.. . . .	\$835,132 46

**THE FARMERS LOAN & TRUST COMPANY, ANDERSON.**

No. 60. Incorporated January 18, 1898.

J. R. VANDIVER, President.

E. P. VANDIVER, Cashier.

GEO. W. EVANS, Vice-President.

J. I. BROWNLEE, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$241,890 48	Capital stock paid in.. . . .	\$75,000 00
Overdrafts.. . . .	5 78	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	200 00	penses and taxes paid.. . . .	26,098 79
Due from banks and trust com-		Dividends unpaid.. . . .	20 00
panies.. . . .	15,767 13	Individual deposits subject to	
		check.. . . .	156,734 60
Total.. . . .	\$257,853 39	Total.. . . .	\$257,853 39

**THE FARMERS & MERCHANTS BANK, ANDERSON.**

No. 30. Incorporated May 8, 1889.

J. R. VANDIVER, President.

E. P. VANDIVER, Cashier.

S. M. ORR, Vice-President.

J. I. BROWNLEE, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$556,929 89	Capital stock paid in.. . . .	\$100,000 00
Overdrafts.. . . .	17,079 98	Undivided profits, less current ex-	
Banking house.. . . .	5,000 00	penses and taxes paid.. . . .	155,476 94
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	57,834 49	panies.. . . .	31,664 72
Currency.. . . .	1,997 00	Individual deposits subject to	
Gold.. . . .	165 00	check.. . . .	202,523 21
Silver and other coin.. . . .	806 50	Demand certificates of deposit..	2,832 49
Checks and cash items.. . . .	17,739 50	Notes and bills rediscounted..	20,000 00
		Bills payable, including certifi-	
		cates for money borrowed..	145,000 00
Total.. . . .	\$657,052 36	Total.. . . .	\$657,052 36

**THE PEOPLES BANK OF ANDERSON, ANDERSON.**

No. 64. Incorporated February 2, 1899.

LEE G. HOLLEMAN, President.

JNO. N. BLECKLEY, Vice-Prest. and Cashier.

JOS. J. FRETWELL, Vice-President.

D. O. BROWNE, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$460,182 18	Capital stock paid in.. . . .	\$200,000 00
Demand loans.. . . .	48,219 27	Undivided profits, less current ex-	
Overdrafts.. . . .	85,944 80	penses and taxes paid.. . . .	14,823 40
Banking house.. . . .	10,400 00	Due to banks and trust com-	
Furniture and fixtures.. . . .	8,625 00	panies.. . . .	7,214 26
Due from banks and trust com-		Dividends unpaid.. . . .	76 00
panies.. . . .	9,661 51	Individual deposits subject to	
Currency.. . . .	5,545 00	check.. . . .	166,290 31
Silver and other coin.. . . .	472 36	Savings deposits.. . . .	27,617 20
Checks and cash items.. . . .	7,502 03	Demand certificates of deposit..	14,816 17
		Time certificates of deposit..	10,000 00
		Cashier's checks.. . . .	3,274 21
		Bills payable, including certifi-	
		cates for money borrowed..	183,000 00
Total.. . . .	\$576,551 55	Total.. . . .	\$576,551 55

**THE BAMBERG BANKING COMPANY, BAMBERG.**

No. 10. Incorporated December 21, 1886.

H. J. BRABHAM, President.

D. F. HOOTON, Cashier.

J. A. BYRD, Vice-President.

M. W. BRABHAM, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$140,265 72	Capital stock paid in.. . . .	\$55,000 00
Overdrafts.. . . .	1,719 10	Surplus fund.. . . .	35,000 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank.. . . .	200 00	penses and taxes paid.. . . .	14,762 38
Banking house.. . . .	6,901 80	Individual deposits subject to	
Furniture and fixtures.. . . .	2,169 18	check.. . . .	67,944 38
Due from banks and trust com-		Savings deposits.. . . .	20,504 92
panies.. . . .	45,483 06	Time certificates of deposit..	8,552 49
Currency.. . . .	2,700 00	Certified checks.. . . .	5 22
Gold.. . . .	530 00	Cashier's checks.. . . .	375 42
Silver and other coin.. . . .	1,413 92		
Checks and cash items.. . . .	757 46		
Total.. . . .	\$202,144 76	Total.. . . .	\$202,144 76

**THE PEOPLES BANK, BAMBERG.**

No. 188. Incorporated August 22, 1906.

H. C. FOLK, President.

W. P. RILEY, Cashier.

N. P. SMOAK, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$58,965 58	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	1,481 53	Surplus fund.. . . .	1,000 00
Banking house.. . . .	3,381 50	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	2,459 36	penses and taxes paid.. . . .	3,305 94
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	17,416 00	panies.. . . .	1,720 72
Currency.. . . .	1,376 90	Individual deposits subject to	
Gold.. . . .	20 00	check.. . . .	38,000 92
Silver and other coin.. . . .	947 48	Savings deposits.. . . .	14,586 67
Checks and cash items.. . . .	3,286 80	Cashier's checks.. . . .	670 00
		Bills payable, including certifi-	
		cates for money borrowed..	5,000 00
Total.. . . .	\$89,284 25	Total.. . . .	\$89,284 25

**THE BANK OF BARNWELL, BARNWELL.**

No. 17. Incorporated May 18, 1887.

P. M. BUCKINGHAM, President.  
G. W. MANVILLE, Cashier.JOHN A. NEWSOM, Vice-President.  
G. W. MANVILLE, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$145,489 87	Capital stock paid in.. . . .	\$60,000 00
Overdrafts.. . . .	1,585 68	Surplus fund.. . . .	30,000 00
Banking house.. . . .	5,600 00	Undivided profits, less current ex-	
Other real estate.. . . .	180 00	penses and taxes paid.. . . .	21,967 54
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	77,724 11	check.. . . .	122,517 11
Currency.. . . .	6,885 00	Time certificates of deposit.. . .	6,114 25
Gold.. . . .	485 00		
Silver and other coin.. . . .	2,474 90		
Checks and cash items.. . . .	214 84		
Total.. . . .	\$240,588 90	Total.. . . .	\$240,588 90

**THE CITIZENS BANK OF BATESBURG, BATESBURG.**

No. 145. Incorporated January 28, 1906.

U. X. Gunter, President.

WM. M. CARTER, Assistant Cashier.

A. C. JONES, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$69,004 25	Capital stock paid in.. . . .	\$30,000 00
Demand loans.. . . .	500 00	Surplus fund.. . . .	2,000 00
Overdrafts (secured).. . . .	4,413 81	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	1,891 08
bank.. . . .	500 00	Due to banks and trust com-	
Furniture and fixtures.. . . .	2,061 00	panies.. . . .	289 99
Banking house.. . . .	5,376 42	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	21,020 01
panies.. . . .	14,869 22	Savings deposits.. . . .	31,758 25
Currency.. . . .	1,487 00	Time certificates of deposit.. . .	9,097 69
Gold.. . . .	550 00	Notes and bills rediscounted.. . .	4,000 00
Silver and other coin.. . . .	1,534 45		
Checks and cash items.. . . .	270 87		
Total.. . . .	\$100,057 02	Total.. . . .	\$100,057 02

**THE PEOPLES BANK, BEAUFORT.**

No. 97. Incorporated December 29, 1902.

F. W. SCHEPER, President.  
G. HOLMES, Vice-President.W. F. MARSCHER, Cashier.  
H. E. SCHEPER, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$86,015 39	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	6,809 01	Surplus fund.. . . .	8,000 00
Overdrafts.. . . .	2,514 32	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	3,279 62
bank.. . . .	11,450 00	Individual deposits subject to	
Banking house.. . . .	11,669 68	check.. . . .	113,189 48
Furniture and fixtures.. . . .	1,877 41	Savings deposits.. . . .	13,000 00
Due from banks and trust com-		Certified checks.. . . .	10 00
panies.. . . .	32,243 08		
Currency.. . . .	5,695 00		
Gold.. . . .	1,066 00		
Silver and other coin.. . . .	2,908 88		
Checks and cash items.. . . .	745 88		
Total.. . . .	\$162,479 10	Total.. . . .	\$162,479 10

**THE BANK OF BELTON, BELTON.**

No. 66. Incorporated August 28, 1899.

R. A. LEWIS, President.  
E. A. SMYTH, Vice-President.WALTER E. GREER, Cashier.  
H. R. CAMPBELL, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$245,964 27	Capital stock paid in.. . . .	\$50,000 00
Overdrafts.. . . .	5,081 79	Undivided profits, less current ex-	
Banking house.. . . .	4,694 98	penses and taxes paid.. . . .	53,212 84
Furniture and fixtures.. . . .	1,911 40	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	7,094 19
panies.. . . .	26,767 26	Individual deposits subject to	
Currency.. . . .	227 00	check.. . . .	100,374 73
Gold.. . . .	2,055 00	Demand certificates of deposit..	18,072 04
Silver and other coin.. . . .	1,855 98	Cashier's checks.. . . .	426 63
Checks and cash items.. . . .	1,772 80	Notes and bills rediscounted..	5,000 00
		Bills payable, including certifi-	
		cates for money borrowed..	55,000 00
Total.. . . .	\$289,180 43	Total.. . . .	\$289,180 43

**THE BELTON SAVINGS & TRUST COMPANY, BELTON.**

No. 125. Incorporated October 30, 1903.

R. A. LEWIS, President.  
E. A. SMYTH, Vice-President.WALTER E. GREER, Cashier.  
H. R. CAMPBELL, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$52,027 00	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	3,067 09	Undivided profits, less current ex-	
Other real estate.. . . .	637 69	penses and taxes paid.. . . .	7,516 44
Furniture and fixtures.. . . .		Individual deposits subject to	
Due from banks and trust com-	3,220 82	check.. . . .	16,227 38
panies.. . . .		Demand certificates of deposit..	5,228 78
		Bills payable, including certifi-	
		cates for money borrowed..	5,000 00
Total.. . . .	\$58,972 60	Total.. . . .	\$58,972 60

**THE FARMERS BANK, BELTON.**

No. 102. Incorporated January 13, 1903.

JOHN A. HORTON, President.

J. T. WEST, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$93,120 91	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	3,417 62	Undivided profits, less current ex-	
Banking house.. . . .	2,251 54	penses and taxes paid.. . . .	10,919 81
Furniture and fixtures.. . . .	1,866 24	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	764 99
panies.. . . .	8,032 06	Dividends unpaid.. . . .	40 00
Currency.. . . .	944 00	Individual deposits subject to	
Silver and other coin.. . . .	143 04	check.. . . .	48,664 45
Checks and cash items.. . . .	139 85	Demand certificates of deposit..	4,536 51
		Bills payable, including certifi-	
		cates for money borrowed..	20,000 00
Total.. . . .	\$109,915 26	Total.. . . .	\$109,915 26

**THE FARMERS TRUST COMPANY, BELTON.**

No. 199. No Charter. In Business Since January 1, 1907.

W. F. COOK, President.

D. S. VANDIVER, Vice-President.

JOHN A. HORTON, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$7,547 40	Capital stock paid in.....	\$5,880 00
Overdrafts.....	1,086 84	Undivided profits, less current ex-	
Furniture and fixtures.....	8 45	penses and taxes paid.....	548 06
Due from banks and trust com-		Individual deposits subject to	
panies.....	750 55	check.....	2,940 18
Total.....	\$9,343 24	Total.....	\$9,343 24

**THE BANK OF MARLBORO, BENNETTSVILLE.**

No. 5. Incorporated December 23, 1884, by Legislature.

D. D. MCCOLL, President.

P. L. BREEDEN, Vice-President.

H. L. MCCOLL, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$259,829 13	Capital stock paid in.....	\$59,700 00
Demand loans.....	40,000 00	Surplus fund.....	48,880 00
Overdrafts.....	26,409 43	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.....	8,176 49
panies.....	148,567 22	Individual deposits subject to	
Currency.....	3,400 00	check.....	298,940 09
Silver and other coin.....	7,000 00	Savings deposits.....	77,062 45
Checks and cash items.....	8,790 08	Cashier's checks.....	1,216 80
Total.....	\$493,995 86	Total.....	\$493,995 86

**THE UNION SAVINGS BANK, BENNETTSVILLE.**

No. 92. Incorporated May 21, 1902.

W. S. MOWBY, President.

W. C. ADAMS, Cashier.

H. H. NEWTON, Vice-President.

H. R. FLETCHER, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$109,059 70	Capital stock paid in.....	\$25,000 00
Overdrafts.....	5,641 24	Surplus fund.....	5,104 62
Furniture and fixtures.....	3,852 13	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.....	2,967 97
panies.....	24,617 36	Individual deposits subject to	
Currency.....	3,247 00	check.....	81,720 57
Gold.....	80 00	Savings deposits.....	15,192 01
Silver and other coin.....	2,894 23	Bills payable, including certifi-	
Checks and cash items.....	1,093 46	cates for money borrowed.....	20,000 00
Total.....	\$149,985 17	Total.....	\$149,985 17

**THE BANK OF BETHUNE, BETHUNE.**

No. 235. Incorporated September 7, 1908.

N. A. BETHUNE, President.

D. T. YARBROUGH, Vice-President.

J. A. STONE, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$5,210 00	Capital stock paid in.. . . .	\$4,400 00
Overdrafts.. . . .	88 18	Individual deposits subject to	
Furniture and fixtures.. . . .	1,200 00	check.. . . .	17,501 74
Due from banks and trust com-		Time certificates of deposit.. . .	800 00
panies.. . . .	14,748 96	Notes and bills rediscounted.. . .	10 00
Currency.. . . .	1,012 00	Bills payable, including certifi-	
Gold.. . . .	60 00	cates for money borrowed.. . .	600 00
Silver and other coin.. . . .	717 84	Undivided profits less current ex-	
Checks and cash items.. . . .	18 01	penses and taxes paid.. . . .	228 25
Total.. . . .	\$23,089 99	Total.. . . .	\$23,089 99

**THE BANK OF BISHOPVILLE, BISHOPVILLE.**

No. 86. Incorporated August 17, 1901.

J. F. WOODWARD, President.

W. R. SCARBOROUGH, Cashier.

J. S. CORBETT, Vice-President.

W. G. PARROTT, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$180,570 54	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	2,908 41	Surplus fund.. . . .	25,000 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank.. . . .	6,880 00	penses and taxes paid.. . . .	11,209 58
Furniture and fixtures.. . . .	2,824 86	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	735 82
panies.. . . .	40,544 22	Individual deposits subject to	
Currency.. . . .	8,848 00	check.. . . .	104,158 85
Gold.. . . .	1,190 00	Savings deposits.. . . .	16,778 79
Silver and other coin.. . . .	874 32	Time certificates of deposit.. . .	2,665 83
Checks and cash items.. . . .	1,927 47	Bills payable, including certifi-	
Total.. . . .	\$195,537 82	cates for money borrowed.. . .	10,000 00
		Total.. . . .	\$195,537 82

**THE FARMERS LOAN & TRUST COMPANY, BISHOPVILLE.**

No. 170. Incorporated January 1, 1906.

W. A. JAMES, President.

L. A. MOORE, Vice-President.

W. L. PARROTT, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$19,853 98	Capital stock paid in.. . . .	\$17,900 00
Overdrafts.. . . .	683 62	Undivided profits, less current ex-	
Banking house.. . . .	3,000 00	penses and taxes paid.. . . .	823 41
Furniture and fixtures.. . . .	986 19	Dividends unpaid.. . . .	66 00
Other real estate.. . . .	4,000 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	28,074 15
panies.. . . .	11,575 81	Savings deposits.. . . .	725 56
Currency.. . . .	2,248 00		
Gold.. . . .	50 00		
Silver and other coin.. . . .	555 07		
Checks and cash items.. . . .	127 00		
Total.. . . .	\$42,589 12	Total.. . . .	\$42,589 12

**THE PEOPLES BANK, BISHOPVILLE.**

No. 123. Incorporated October 6, 1908.

GEO. M. STUCKEY, President.  
T. E. DAVIS, Vice-President.D. J. WINN, Jr., Cashier.  
Z. M. SKINNER, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$94,412 11	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	1,217 98	Surplus fund.. . . .	1,000 00
Banking house.. . . .	2,840 80	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	2,300-68	penses and taxes paid.. . . .	11,232 87
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	21,952 08	check.. . . .	86,322 79
Currency.. . . .	5,465 00	Savings deposits.. . . .	10,687 10
Gold.. . . .	1,070 00	Cashier's checks.. . . .	443 89
Silver and other coin.. . . .	2,436 21		
Checks and cash items.. . . .	2,962 44		
Total.. . . .	\$184,686 65	Total.. . . .	\$184,686 65

**BANK OF BLACKSBURG, BLACKSBURG.**

No. 144. Incorporated January 26, 1905.

M. H. MORROW, President and Cashier.

D. R. MORROW, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$36,453 41	Capital stock paid in.. . . .	\$15,000 00
Banking house.. . . .	2,118 84	Surplus fund.. . . .	350 00
Furniture and fixtures.. . . .	1,724 13	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.. . . .	947 63
panies.. . . .	5,688 96	Dividends unpaid.. . . .	168 00
Currency.. . . .	2,346 00	Individual deposits subject to	
Gold.. . . .	55 00	check.. . . .	22,450 52
Silver and other coin.. . . .	508 21	Time certificates of deposit.. . . .	1,015 59
Checks and cash items.. . . .	357 60	Cashier's checks .. . . .	15 41
		Notes and bills rediscounted.. . . .	5,300 00
		Bills payable.. . . .	4,000 00
Total.. . . .	\$49,247 15	Total.. . . .	\$49,247 15

**THE BANK OF BLACKSTOCK, BLACKSTOCK.**

No. 202. Incorporated January 17, 1907.

GEO. L. KENNEDY, President.

JNO. A. WHITE, Vice-President.

ED. M. KENNEDY, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$10,812 91	Capital stock paid in.. . . .	\$5,000 00
Overdrafts.. . . .	47 89	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	10 00	penses and taxes paid.. . . .	764 21
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	8,589 60	check.. . . .	10,270 78
Currency.. . . .	205 00	Savings deposits.. . . .	1,966 62
Gold.. . . .	55 00	Cashier's checks.. . . .	11 70
Silver and other coin.. . . .	229 34	Bills payable, including certifi-	
Checks and cash items.. . . .	63 57	cates for money borrowed.. . . .	2,000 00
Total.. . . .	\$20,013 31	Total.. . . .	\$20,013 31

**THE CITIZENS BANK, BLACKSTOCK.**

No. 223. Incorporated February 10, 1908.

W. S. DOUGLASS, President.

JOHN R. CRAIG, Cashier.

L. E. SIGMON, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$3,294 67	Capital stock paid in.. . . .	\$2,540 00
Overdrafts.. . . .	23 67	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	810 84	penses and taxes paid.. . . .	2 59
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	2,798 20	check.. . . .	3,347 16
Currency.. . . .	254 00	Savings deposits.. . . .	1,900 00
Gold.. . . .	5 00	Cashier's checks.. . . .	28 88
Silver and other coin.. . . .	33 25		
Total.. . . .	\$7,219 68	Total.. . . .	\$7,219 68

**THE BANK OF BLACKVILLE, BLACKVILLE.**

No. 197. Incorporated December 26, 1906.

A. H. NEESON, President,

THOS. L. WRAGG, Cashier.

J. M. FARRELL, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$84,195 89	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	2,000 00	Undivided profits, less current ex-	
Overdrafts.. . . .	4,843 96	penses and taxes paid.. . . .	7,907 70
Furniture and fixtures.. . . .	1,900 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	54,531 49
panies.. . . .	13,576 12	Certified checks.. . . .	23 50
Currency.. . . .	4,148 00	Cashier's checks.. . . .	205 38
Gold.. . . .	150 00		
Silver and other coin.. . . .	1,917 97		
Checks and cash items.. . . .	36 60		
Total.. . . .	\$112,668 04	Total.. . . .	\$112,668 04

**THE BANK OF BOWMAN, BOWMAN.**

No. 160. Incorporated September 27, 1905.

F. A. ADDEN, President.

E. N. MITTLE, Cashier.

G. E. FAIREY, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$15,847 67	Capital stock paid in.. . . .	\$10,025 00
Demand loans.. . . .	1,000 00	Surplus fund.. . . .	1,208 00
Overdrafts.. . . .	589 77	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,130 22	penses and taxes paid.. . . .	1,482 78
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	6,010 33	check.. . . .	4,701 14
Currency.. . . .	2,295 00	Savings deposits.. . . .	4,390 71
Gold.. . . .	290 00	Time certificates of deposit.. . . .	5,681 54
Silver and other coin.. . . .	427 12	Cashier's checks.. . . .	92 60
Checks and cash items.. . . .	36 61		
Total.. . . .	\$27,576 72	Total.. . . .	\$27,576 72



**THE BOWMAN LOAN & TRUST COMPANY, BOWMAN.**

No. 108. Incorporated March 9, 1908.

D. E. CONNOR, President.

S. A. FAIR, Cashier.

J. T. CARTER, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$12,527 00	Capital stock paid in	\$10,350 00
Overdrafts	288 66	Undivided profits, less current ex-	
Banking house	800 00	penses and taxes paid	58 19
Furniture and fixtures	1,061 15	Dividends unpaid	174 50
Due from banks and trust com-		Individual deposits subject to	
panies	682 12	check	3,620 80
Currency	406 00	Time certificates of deposit	1,517 60
Gold	240 00	Cashier's checks	5 00
Silver and other coin	585 74	Bills payable, including certifi-	
Checks and cash items	146 42	cates for money borrowed	1,000 00
Total	\$16,726 09	Total	\$16,726 09

**THE BANK OF BRANCHVILLE, BRANCHVILLE.**

No. 41. Incorporated January 28, 1891.

J. R. HAMILTON, President.

J. M. TUCKER, Cashier.

N. P. SMOAK, Vice-President.

J. W. BLACK, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$101,614 67	Capital stock paid in	\$28,800 00
Overdrafts	8,495 61	Surplus fund	17,500 00
Banking house	8,111 63	Undivided profits, less current ex-	
Furniture and fixtures	2,484 90	penses and taxes paid	4,968 70
Due from banks and trust com-		Dividends unpaid	80 00
panies	18,394 52	Individual deposits subject to	
Currency	143 00	check	39,859 16
Gold	350 00	Savings deposits	50,707 65
Silver and other coin	1,397 52	Cashier's checks	80 85
Checks and cash items	400 32		
Total	\$136,392 17	Total	\$136,392 17

**THE PEOPLES BANK, BRANCHVILLE.**

No. 181. Incorporated March 28, 1906.

R. F. DUKES, President.

G. W. REEVES, Vice-President.

OSCAR W. SMOAK, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$43,608 74	Capital stock paid in	\$21,500 00
Overdrafts	673 59	Surplus fund	1,844 29
Banking house	4,129 47	Undivided profits, less current ex-	
Furniture and fixtures	8,111 28	penses and taxes paid	1,109 85
Due from banks and trust com-		Due to banks and trust com-	
panies	1,412 47	panies	252 42
Currency	419 00	Individual deposits subject to	
Silver and other coin	90 00	check	16,279 76
Checks and cash items	10 55	Savings deposits	6,956 68
		Cashier's checks	1,012 15
		Bills payable, including certifi-	
		cates for money borrowed	5,000 00
Total	\$53,455 10	Total	\$53,455 10

**THE BANK OF BRUNSON, BRUNSON.**

No. 85. Incorporated July 26, 1901.

D. F. MOORE, President.

S. A. AGNEW, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$70,585 36	Capital stock paid in.....	\$13,800 00
Demand loans.....	2,827 06	Surplus fund.....	5,723 50
Overdrafts.....	5,908 01	Undivided profits, less current ex-	
Banking house.....	2,841 50	penses and taxes paid.....	1,100 23
Furniture and fixtures.....	2,581 23	Individual deposits subject to	
Due from banks and trust com-		check.....	38,419 40
panies.....	11,965 23	Time certificates of deposit.....	14,928 23
Currency.....	1,488 00	Bills payable, including certifi-	
Gold.....	250 00	cates for money borrowed.....	27,000 00
Silver and other coin.....	515 47		
Checks and cash items.....	2,807 78		
Total.....	\$100,961 36	Total.....	\$100,961 36

**THE BANK OF CALHOUN FALLS, CALHOUN FALLS.**

No. 232. Incorporated July 3, 1908.

B. B. GOSSETT, President.

JAS. P. GOSSETT, Vice-President.

W. J. TUCKER, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$6,892 50	Capital stock paid in.....	\$9,240 00
Demand loans.....	150 00	Individual deposits subject to	
Banking house.....	250 00	check.....	16,454 23
Furniture and fixtures.....	581 94	Savings deposits.....	200 00
Due from banks and trust com-		Cashier's checks.....	70 73
panies.....	15,692 26		
Currency.....	1,747 00		
Gold.....	55 00		
Silver and other coin.....	474 55		
Checks and cash items.....	9 95		
Expense.....	121 81		
Total.....	\$25,965 01	Total.....	\$25,965 01

**THE BANK OF CAMDEN, CAMDEN.**

No. 22. Incorporated August 1, 1888.

H. G. CARRISON, President.

W. M. SHANNON, Vice-President.

C. H. YATES, Cashier.

Resources.		Liabilities.	
Loans and discounts.....	\$304,774 58	Capital stock paid in.....	\$100,000 00
Demand loans.....	2,266 95	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.....	54,883 73
bank.....	91,000 00	Due to banks and trust com-	
Banking house.....	13,215 45	panies.....	1,735 13
Furniture and fixtures.....	1,556 75	Dividends unpaid.....	64 00
Due from banks and trust com-		Individual deposits subject to	
panies.....	19,661 61	check.....	188,579 29
Currency.....	531 00	Savings deposits.....	85,649 96
Gold.....	15 00	Bills payable, including certifi-	
Silver and other coin.....	636 42	cates for money borrowed.....	25,000 00
Checks and cash items.....	22,224 40		
Total.....	\$455,912 16	Total.....	\$455,912 16

**THE BANK OF CAMERON, CAMERON.**

No. 158. Incorporated September 18, 1908.

FRED S. CULLER, President.

JNO. B. WHITE, Vice-President.

JAMES P. DANTZLER, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$31,351 08	Capital stock paid in.. . . .	\$15,000 00
Overdrafts.. . . .	451 83	Surplus fund.. . . .	1,712 00
Furniture and fixtures.. . . .	1,709 85	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.. . . .	417 52
panies.. . . .	18,542 22	Dividends unpaid.. . . .	3 75
Currency.. . . .	399 00	Individual deposits subject to	
Gold.. . . .	45 00	check.. . . .	17,845 97
Silver and other coin.. . . .	280 65	Savings deposits.. . . .	9,041 17
Checks and cash items.. . . .	241 20	Time certificates of deposit.. . . .	3,926 68
		Cashier's checks.. . . .	53 23
Total.. . . .	\$48,000 31	Total.. . . .	\$48,000 31

**THE PEOPLES BANK, CAMPOBELLO.**

No. 241. Incorporated October 19, 1908.

JOHN W. SIMPSON, President.

J. M. JACKSON, Vice-President.

J. C. FARMER, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$4,488 76	Capital stock paid in.. . . .	\$7,350 00
Demand loans.. . . .	1,890 00	Undivided profits, less current ex-	
Overdrafts.. . . .	2,085 72	penses and taxes paid.. . . .	50 46
Furniture and fixtures.. . . .	40 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	8,870 30
panies.. . . .	5,261 67	Cashier's checks.. . . .	45 00
Currency.. . . .	2,400 00		
Silver and other coin.. . . .	149 61		
Total.. . . .	\$16,815 76	Total.. . . .	\$16,815 76

**THE BANK OF CARLISLE, CARLISLE.**

No. 110. Incorporated April 20, 1908.

G. EPPS TUCKER, President.

WM. H. GIST, Cashier.

M. C. DEAYER, Vice-President.

W. E. RATCHFORD, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$46,744 80	Capital stock paid in.. . . .	\$10,000 00
Overdrafts.. . . .	60 25	Surplus fund.. . . .	4,200 00
Banking house.. . . .	1,995 06	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	780 39	penses and taxes paid.. . . .	1,292 08
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	24,092 39	panies.. . . .	6,570 56
Currency.. . . .	1,500 00	Individual deposits subject to	
Gold.. . . .	115 00	check.. . . .	27,752 47
Silver and other coin.. . . .	670 31	Time certificates of deposit.. . . .	4,344 01
Checks and cash items.. . . .	134 55	Cashier's checks.. . . .	1,933 68
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	20,000 00
Total.. . . .	\$76,092 75	Total.. . . .	\$76,092 75

**THE BANK OF CENTRAL, CENTRAL.**

No. 129. Incorporated January 1, 1904.

J. N. MORGAN, President.  
C. B. SMITH, Vice-President.F. B. MORGAN, Cashier.  
J. R. FALLS, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$20,255 25	Capital stock paid in.....	\$15,000 00
Demand loans.....	225 00	Undivided profits, less current ex-	
Overdrafts.....	435 94	penses and taxes paid.....	2,700 54
Banking house.....	1,449 41	Individual deposits subject to	
Furniture and fixtures.....	1,593 33	check.....	24,894 00
Due from banks and trust com-		Time certificates of deposit.....	8,383 98
panies.....	17,805 80	Cashier's checks.....	213 54
Currency.....	3,000 00	Bills payable, including certifi-	
Gold.....	100 00	cates for money borrowed.....	3,000 00
Silver and other coin.....	817 41		
Total.....	\$54,172 14	Total.....	\$54,172 14

**THE FARMERS BANK OF CENTRAL, CENTRAL.**

No. 186. Incorporated June 26, 1906.

W. L. GASSAWAY, President.

H. J. McGEE, Cashier.

W. H. MARTIN, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.*	
Loans and discounts.....	\$23,268 84	Capital stock paid in.....	\$25,000 00
Demand loans.....	5,194 91	Undivided profits, less current ex-	
Overdrafts.....	2,036 31	penses and taxes paid.....	1,539 80
Banking house.....	1,591 57	Individual deposits subject to	
Furniture and fixtures.....	1,696 85	check.....	24,785 75
Other real estate.....	1,350 00	Time certificates of deposit.....	5,195 78
Due from banks and trust com-		Cashier's checks.....	1,368 92
panies.....	15,873 30	Notes and bills rediscounted.....	2,000 00
Currency.....	3,200 00		
Silver and other coin.....	375 25		
Checks and cash items.....	308 31		
Total.....	\$59,890 34	Total.....	\$59,890 34

**THE BANK OF CHAPIN, CHAPIN.**

No. 204. Incorporated March 28, 1907.

J. S. WESSINGER, President.

J. F. HONEYCUTT, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$17,130 71	Capital stock paid in.....	\$9,800 00
Overdrafts.....	485 50	Individual deposits subject to	
Banking house.....	1,714 24	check.....	8,808 58
Furniture and fixtures.....	1,633 78	Savings deposits.....	301 42
Due from banks and trust com-		Time certificates of deposit.....	5,069 70
panies.....	2,158 58	Cashier's checks.....	3 75
Currency.....	621 00	Bills payable, including certifi-	
Gold.....	95 00	cates for money borrowed.....	1,000 00
Silver and other coin.....	202 65		
Checks and cash items.....	54 87		
Expense.....	907 12		
Total.....	\$24,983 45	Total.....	\$24,983 45

### THE CAROLINA SAVINGS BANK, CHARLESTON.

No. 8. Incorporated March 16, 1874.

GEO. W. WILLIAMS, President.  
W. P. CARRINGTON, Vice-President.

HENRY P. WILLIAMS, Cashier.  
R. W. CLAUSS, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts..	\$1,439,509 60	Capital stock paid in..	\$200,000 00
Demand loans..	35,000 00	Surplus fund..	100,000 00
Overdrafts..	724 57	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid..	86,104 68
bank..	354,040 96	Due to banks and trust com-	
Banking house..	10,000 00	panies..	260,963 15
Other real estate..	16,080 00	Individual deposits subject to	
Due from banks and trust com-		check..	248,462 64
panies..	303,206 90	Savings deposits..	1,339,717 30
Currency on deposit in national		Cashier's checks..	980 87
banks in Charleston..	126,500 00	Bills payable, including certifi-	
Currency..	10,075 00	cates for money borrowed..	75,000 00
Gold..	780 00		
Silver and other coin..	1,785 47		
Exchanges for the clearing house	8,576 14		
Total..	\$2,306,228 64	Total..	\$2,306,228 64

### THE CHARLESTON SAVINGS INSTITUTION, CHARLESTON.

No. 4. Incorporated December 24, 1880.

I. S. COHEN, President.

NAT ISRAEL, Vice-President and Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts..	\$633,435 59	Capital stock paid in..	\$100,000 00
Demand loans..	41,425 00	Surplus fund..	50,000 00
Overdrafts..	15 50	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid..	45,904 11
bank..	345,079 98	Due to banks and trust com-	
Banking house..	7,000 00	panies..	3,016 43
Due from banks and trust com-		Individual deposits subject to	
panies..	2,702 81	check..	95,587 46
Cash on deposit in National banks		Savings deposits..	312,230 01
in Charleston..	77,600 88	Time certificates of deposit..	600 00
Currency..	None		
Silver and other coin..	40 11		
Checks and cash items..	38 14		
Total..	\$1,107,338 01	Total..	\$1,107,338 01

### THE COMMERCIAL SAVINGS BANK, CHARLESTON.

No. 141. Incorporated December 28, 1904.

TRISTRAM T. HYDE, President.

J. S. PINKUSSOHN, Vice-President.

COURTENAY OLNEY, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts..	\$202,097 30	Capital stock paid in..	\$50,000 00
Overdrafts..	427 39	Surplus fund..	5,000 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank..	20,137 50	penses and taxes paid..	2,806 44
Furniture and fixtures..	1,282 09	Individual deposits subject to	
Due from banks and trust com-		check..	50,140 38
panies..	13,319 10	Savings deposits..	92,115 31
Currency..	558 00	Certified checks..	66 50
Silver and other coin..	918 98	Bills payable, including certifi-	
Checks and cash items..	2,388 25	cates for money borrowed..	41,000 00
Total..	\$241,128 61	Total..	\$241,128 61

**THE DIME SAVINGS BANK, CHARLESTON.**

No. 26. Incorporated January 7, 1889.

SAMUEL H. WILSON, President.  
J. L. DAVID, Vice-President.STEPHEN THOMAS, Vice President.  
Wm. H. LaFAR, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$657,474 73	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	13,325 23	Undivided profits, less current ex-	
Overdrafts.. . . .	7,980 15	penses and taxes paid.. . . .	30,670 83
Bonds and stocks owned by the		Dividends unpaid.. . . .	99 00
bank.. . . .	133,282 17	Individual deposits subject to	
Banking house.. . . .	10,877 81	check.. . . .	133,137 95
Furniture, fixtures and vault.. . . .	6,501 10	Savings deposits.. . . .	532,995 37
Other real estate.. . . .	21,787 92	Bills payable, including certifi-	
Due from banks and trust com-		cates for money borrowed.. . . .	127,000 00
panies.. . . .	24,380 46		
Currency.. . . .	2,088 00		
Gold.. . . .	90 50		
Silver and other coin.. . . .	3,173 40		
Checks and cash items.. . . .	757 87		
Exchanges for the clearing house	2,236 86		
Total.. . . .	\$883,908 20	Total.. . . .	\$883,908 20

**THE ENTERPRISE BANK, CHARLESTON.**

No. 52. Incorporated May 1, 1894.

WILSON G. HARVEY, President.

N. A. HUNT, Vice-President.

J. SHAPTER CALDWELL, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$382,755 74	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	58,840 80	Surplus fund.. . . .	25,000 00
Overdrafts.. . . .	6,771 29	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	677 47
bank.. . . .	52,900 00	Due to banks and trust com-	
Banking house.. . . .	12,500 00	panies.. . . .	1,985 79
Furniture and fixtures.. . . .	1,082 13	Individual deposits subject to	
Other real estate.. . . .	7,050 27	check.. . . .	190,107 02
Due from banks and trust com-		Savings deposits.. . . .	234,772 43
panies.. . . .	64,112 97	Certified checks.. . . .	261 62
Currency.. . . .	8,169 00	Cashier's checks.. . . .	2,286 50
Gold.. . . .	12 50	Bills payable, including certifi-	
Silver and other coin.. . . .	3,040 86	cates for money borrowed.. . . .	100,000 00
Checks and cash items.. . . .	6,027 55		
Exchanges for the clearing house	4,348 22		
Total.. . . .	\$605,090 83	Total.. . . .	\$605,090 83

**THE EXCHANGE BANKING AND TRUST COMPANY, CHARLESTON.**

No. 45. Incorporated April 9, 1891.

W. K. McDOWELL, President.

WILLIAM M. BIRD, Vice-President.

R. E. MUCKENFUSS, Sec'y. and Treasurer.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$289,215 98	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	32,825 05	Surplus fund.. . . .	20,000 00
Overdrafts.. . . .	1,085 86	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	7,102 16
bank.. . . .	35,000 00	Dividends unpaid.. . . .	103 50
Banking house.. . . .	20,000 00	Individual deposits subject to	
Furniture and fixtures.. . . .	2,500 00	check.. . . .	111,840 20
Safety vault.. . . .	5,000 00	Savings deposits.. . . .	223,261 48
Due from banks and trust com-		Certified checks.. . . .	65 00
panies.. . . .	35,794 24	Cashier's checks.. . . .	11 05
Currency.. . . .	6,884 00	Notes and bills rediscounted.. . . .	27,204 00
Gold.. . . .	322 50		
Silver and other coin.. . . .	3,409 16		
Checks and cash items.. . . .	385 23		
Exchanges for the clearing house	8,665 57		
Total.. . . .	\$439,587 39	Total.. . . .	\$439,587 39

**THE GERMANIA SAVINGS BANK, CHARLESTON.**

No. 2. Incorporated March 14, 1874.

HENRY SCHACHTE, President.  
JULIUS H. JAHNZ, Vice-PresidentWALTER WILLIMAN, Cashier.  
J. ALEX. GORDON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$1,397,982 51	Capital stock paid in.. . . .	\$80,000 00
Demand loans.. . . .	123,339 39	Surplus fund.. . . .	80,000 00
Bonds and stocks owned by the bank.. . . .	1,060,029 09	Undivided profits, less current expenses and taxes paid.. . . .	56,422 73
Banking house.. . . .	15,000 00	Dividends unpaid.. . . .	900 00
Furniture and fixtures.. . . .	10,197 72	Individual deposits subject to check.. . . .	58,868 95
Other real estate.. . . .	21,500 00	Savings deposits.. . . .	2,407,802 42
Due from banks and trust companies.. . . .	227,928 71	Certified checks.. . . .	9,598 84
Currency.. . . .	15,582 00	Bills payable.. . . .	200,000 00
Gold.. . . .	5,979 50		
Silver and other coin.. . . .	3,741 63		
Checks and cash items.. . . .	6,979 28		
Exchanges for the clearing house	4,828 10		
Total.. . . .	\$2,898,087 98	Total.. . . .	\$2,898,087 98

**THE MINERS & MERCHANTS BANK, CHARLESTON.**

No. 32. Incorporated July 2, 1889.

ARTHUR LYNNAH, President.

C. A. OHISHOLM, Vice-President.

W. H. WARLEY, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$280,516 94	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	4,500 00	Surplus fund.. . . .	10,000 00
Overdrafts.. . . .	622 91	Undivided profits, less current expenses and taxes paid.. . . .	9,951 68
Bonds and stocks owned by the bank.. . . .	77,500 00	Due to banks and trust companies.. . . .	1,338 06
Banking house.. . . .	7,500 00	Dividends unpaid.. . . .	48 00
Furniture and fixtures.. . . .	1,000 00	Individual deposits subject to check.. . . .	140,704 03
Due from banks and trust companies.. . . .	58,228 54	Savings deposits.. . . .	185,085 55
Currency.. . . .	7,647 00		
Gold.. . . .	255 00		
Silver and other coin.. . . .	1,718 98		
Checks and cash items.. . . .	35		
Exchanges for the clearing house	7,637 54		
Total.. . . .	\$447,127 26	Total.. . . .	\$447,127 26

**THE SECURITY SAVINGS BANK, CHARLESTON.**

No. 20. Incorporated December 24, 1887.

E. H. SPARKMAN, President.

J. A. JOHNSTON, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$446,947 17	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	11,605 00	Surplus fund.. . . .	10,000 00
Overdrafts.. . . .	77 85	Undivided profits, less current expenses and taxes paid.. . . .	25,065 49
Bonds and stocks owned by the bank.. . . .	123,212 94	Individual deposits subject to check.. . . .	64,810 34
Other real estate.. . . .	3,500 00	Savings deposits.. . . .	496,199 11
Due from banks and trust companies.. . . .	50,695 89	Certified checks.. . . .	10 00
Gold.. . . .	8 00		
Silver and other coin.. . . .	20 27		
Checks and cash items.. . . .	19 85		
Total.. . . .	\$686,084 94	Total.. . . .	\$686,084 94

**THE SOUTH CAROLINA LOAN & TRUST COMPANY, CHARLESTON.**

No. 1. Incorporated December 26, 1886.

JOHN F. FICKEN, President.  
H. H. FICKEN, Vice-President.F. A. MITCHELL, Cashier.  
W. R. GREER, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$587,973 05	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	19,496 12	Undivided profits, less current ex-	
Overdrafts.. . . .	5,826 22	penses and taxes paid.. . . .	25,244 45
Bonds and stocks owned by the		Due to banks and trust com-	
bank.. . . .	489,722 44	panies.. . . .	52,711 42
Banking house.. . . .	10,000 00	Dividends unpaid.. . . .	120 00
Other real estate.. . . .	5,942 49	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	223,571 90
panies.. . . .	87,627 93	Savings deposits.. . . .	683,720 03
Currency.. . . .	23,066 00	Notes and bills rediscounted.. . .	81,229 52
Gold.. . . .	567 80	Bills payable, including certifi-	
Silver and other coin.. . . .	8,193 22	cates for money borrowed.. . .	33,900 00
Checks and cash items.. . . .	3,666 62		
Exchanges for the clearing house	8,415 53		
Total.. . . .	\$1,150,497 82	Total.. . . .	\$1,150,497 82

**THE STATE SAVINGS BANK, CHARLESTON.**

No. 42. Incorporated January 28, 1891.

JOHN B. REEVES, President

R. M. ANDERSON, Vice-President.

R. B. GILCHRIST, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$158,497 33	Capital stock paid in.. . . .	\$30,000 00
Demand loans.. . . .	21,827 50	Surplus fund.. . . .	10,000 00
Overdrafts.. . . .	942 70	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	2,669 51
bank.. . . .	34,871 25	Dividends unpaid.. . . .	29 25
Banking house.. . . .	11,000 00	Individual deposits subject to	
Furniture and fixtures.. . . .	2,260 50	check.. . . .	31,153 36
Other real estate.. . . .	9,599 14	Savings deposits.. . . .	145,115 87
Due from banks and trust com-		Time certificates of deposit.. . .	16,339 13
panies.. . . .	15,668 23	Bills payable, including certifi-	
Currency.. . . .	3,829 00	cates for money borrowed.. . .	24,000 00
Gold.. . . .	503 50		
Silver and other coin.. . . .	847 76		
Checks and cash items.. . . .	460 21		
Total.. . . .	\$259,307 12	Total.. . . .	\$259,307 12

**THE BANK OF CHERAW, CHERAW.**

No. 18. Incorporated July 7, 1887.

R. T. CASTON, President.  
M. W. DUVALL, Vice-President.G. W. DUVALL, Cashier.  
C. K. WADDILL, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$233,126 23	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	34,000 00	Undivided profits, less current ex-	
Overdrafts.. . . .	5,262 35	penses and taxes paid.. . . .	49,707 84
Bonds and stocks owned by the		Due to banks and trust com-	
bank.. . . .	2,341 30	panies.. . . .	2,434 07
Banking house.. . . .	20,000 00	Individual deposits subject to	
Furniture and fixtures.. . . .	3,750 00	check.. . . .	172,911 52
Other real estate.. . . .	1,259 43	Cashier's checks.. . . .	1,888 70
Due from banks and trust com-		Notes and bills rediscounted.. . .	30,000 00
panies.. . . .	14,758 44	Bills payable, including certifi-	
Currency.. . . .	2,021 00	cates for money borrowed.. . .	17,500 00
Gold.. . . .	35 00		
Silver and other coin.. . . .	2,328 63		
Checks and cash items.. . . .	5,539 25		
Total.. . . .	\$324,421 63	Total.. . . .	\$324,421 63



**THE MERCHANTS & FARMERS BANK, CHERAW.**

No. 75. Incorporated May 21, 1900.

W. F. STEVENSON, President.  
H. M. DUVALL, Vice-President.T. G. MATHESON, Cashier.  
J. H. WANNAMAKER, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$196,196 45	Capital stock paid in.....	\$50,000 00
Overdrafts.....	10,812 08	Surplus fund.....	25,000 00
Bonds and stocks owned by the bank.....	8,900 00	Undivided profits, less current expenses and taxes paid.....	8,786 46
Banking house.....	2,967 24	Due to banks and trust companies.....	13,777 75
Furniture and fixtures.....	1,516 62	Dividends unpaid.....	12 00
Other real estate.....	369 42	Individual deposits subject to check.....	122,880 86
Due from banks and trust companies.....	19,271 46	Cashier's checks.....	249 69
Currency.....	1,131 00	Bills payable, including certificates for money borrowed.....	25,000 00
Silver and other coin.....	1,286 66		
Checks and cash items.....	2,756 79		
<b>Total.....</b>	<b>\$245,206 66</b>	<b>Total.....</b>	<b>\$245,206 66</b>

**THE COMMERCIAL BANK, CHESTER.**

No. 67. Incorporated September 23, 1899.

A. G. BRICE, President.  
R. B. CALDWELL, Vice-President.ROBERT GAGE, Cashier.  
A. G. THORNTON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$195,848 67	Capital stock paid in.....	\$50,000 00
Demand loans.....	16,808 85	Surplus fund.....	27,500 00
Overdrafts.....	5,837 84	Undivided profits, less current expenses and taxes paid.....	3,964 00
Bonds and stocks owned by the bank.....	17,273 15	Individual deposits subject to check.....	118,947 90
Furniture and fixtures.....	997 80	Savings deposits.....	22,294 76
Due from banks and trust companies.....	31,903 12	Time certificates of deposit.....	34,883 62
Currency.....	10,601 00	Cashier's checks.....	231 79
Gold.....	265 00	Notes and bills rediscounted.....	5,000 00
Silver and other coin.....	1,452 69	Bills payable, including certificates for money borrowed.....	20,000 00
Checks and cash items.....	1,258 85		
<b>Total.....</b>	<b>\$282,241 97</b>	<b>Total.....</b>	<b>\$282,241 97</b>

**THE PEOPLES BANK OF CHESTER, CHESTER.**

No. 162. Incorporated October 31, 1906.

G. B. WHITE, President.  
D. J. MACAULAY, Vice-President.W. A. CORKILL, Cashier.  
M. H. WHITE, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$138,995 29	Capital stock paid in.....	\$50,000 00
Overdrafts.....	11,664 37	Surplus fund.....	4,000 00
Bonds and stocks owned by the bank.....	16,800 00	Undivided profits, less current expenses and taxes paid.....	6,926 45
Furniture and fixtures.....	1,580 00	Dividends unpaid.....	9 00
Due from banks and trust companies.....	36,184 54	Individual deposits subject to check.....	98,415 34
Currency.....	1,644 00	Time certificates of deposit.....	48,240 48
Gold.....	545 00		
Silver and other coin.....	164 02		
Checks and cash items.....	14 00		
<b>Total.....</b>	<b>\$207,591 22</b>	<b>Total.....</b>	<b>\$207,591 22</b>

**WHITE BROTHERS, CHESTER.**

No. 100. Private Bank. Commenced Business January 1, 1908.

JOHN G. WHITE, half owner.

THOMAS H. WHITE, half owner.

C. B. BETTS, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$101,658 86	Capital stock paid in.. . . .	\$20,000 00
Demand loans.. . . .	8,612 22	Surplus fund.. . . .	12,000 00
Overdrafts.. . . .	2,181 09	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	1,846 60
bank.. . . .	1,800 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	102,906 88
panies.. . . .	26,406 64	Reserve fund.. . . .	3,000 00
Currency.. . . .	215 00	Reserve for taxes.. . . .	473 48
Silver and other coin.. . . .	137 88		
Checks and cash items.. . . .	766 66		
Total.. . . .	\$141,226 85	Total.. . . .	\$141,226 85

**THE BANK OF CHESTERFIELD, CHESTERFIELD.**

No. 119. Incorporated September 11, 1908.

W. S. BLAKENEY, President.

C. P. MANGUM, Cashier.

E. N. REDFEARN, Vice-President.

C. B. COVINGTON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$75,975 89	Capital stock paid in.. . . .	\$15,000 00
Overdrafts.. . . .	8,907 06	Undivided profits, less current ex-	
Banking house.. . . .	9,466 28	penses and taxes paid.. . . .	4,961 92
Furniture and fixtures.. . . .	1,921 48	Due to banks and trust com-	
Other real estate.. . . .	1,914 91	panies.. . . .	7,623 94
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	23,191 25	check.. . . .	49,789 51
Currency.. . . .	1,000 00	Time certificates of deposit.. . . .	7,887 14
Gold.. . . .	800 00	Cashier's checks.. . . .	1,072 86
Silver and other coin.. . . .	879 65	Bills payable, including certifi-	
Checks and cash items.. . . .	776 84	cates for money borrowed.. . . .	32,357 50
Total.. . . .	\$118,632 86	Total.. . . .	\$118,632 86

**THE BAILEY'S BANK OF CLINTON, CLINTON.**

No. 9. Private Bank. Commenced Business February 1, 1886.

M. S. BAILEY, President, Partner.

WM. J. BAILEY, Cashier, Partner.

B. H. BOYD, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$178,299 18	Capital stock paid in.. . . .	\$20,201 40
Demand loans.. . . .	25,108 20	Undivided profits, less current ex-	
Overdrafts.. . . .	4,550 00	penses and taxes paid.. . . .	7,945 71
Bonds and stocks owned by the		Due to banks and trust com-	
bank.. . . .	800 00	panies.. . . .	4,084 94
Other real estate.. . . .	7,511 43	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	59,525 53
panies.. . . .	12,392 42	Time certificates of deposit.. . . .	120,902 98
Currency.. . . .	1,976 00	Cashier's checks.. . . .	96 00
Gold.. . . .	45 00	Bills payable, including certifi-	
Silver and other coin.. . . .	1,314 89	cates for money borrowed.. . . .	20,000 00
Checks and cash items.. . . .	1,109 42		
Total.. . . .	\$232,606 49	Total.. . . .	\$232,606 49

**THE BANK OF CLIO, CLIO.**

No. 70. Incorporated January 18, 1900.

W. W. EVANS, President.

W. F. CROSS, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$74,856 72	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	5,194 00	Surplus fund.. . . .	7,500 00
Banking house.. . . .	3,181 99	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	881 07	penses and taxes paid.. . . .	8,671 48
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	36,232 94	panies.. . . .	571 52
Currency.. . . .	2,560 00	Dividends unpaid.. . . .	8 00
Gold.. . . .	90 00	Individual deposits subject to	
Silver and other coin.. . . .	1,749 86	check.. . . .	66,577 54
		Time certificates of deposit.. . . .	10,862 88
		Certified checks.. . . .	51 35
		Cashier's checks.. . . .	2,443 31
		Notes and bills rediscounted.. . . .	1,835 00
		Reserve for interest on certificates	
		of deposit.. . . .	665 50
Total.. . . .	\$124,186 08	Total.. . . .	\$124,186 08

**THE BANK OF CLOVER, CLOVER.**

No. 169. Incorporated December 30, 1905.

M. L. SMITH, President.

Z. M. NIELL, Vice-President.

JAMES A. PAGE, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$70,623 11	Capital stock paid in.. . . .	\$12,500 00
Demand loans.. . . .	12,552 91	Surplus fund.. . . .	2,500 00
Overdrafts.. . . .	1,494 38	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,525 00	penses and taxes paid.. . . .	1,228 79
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	18,336 58	check.. . . .	28,087 77
Currency.. . . .	3,073 00	Demand certificates of deposit.. . . .	38,450 10
Gold.. . . .	10 00	Cashier's checks.. . . .	651 59
Silver and other coin.. . . .	442 57	Notes and bills rediscounted.. . . .	13,939 95
Checks and cash items.. . . .	98 88	Bills payable, including certifi-	
		cates for money borrowed.. . . .	10,000 00
		Reserved for interest.. . . .	798 18
Total.. . . .	\$108,156 38	Total.. . . .	\$108,156 38

**THE BANK OF COLUMBIA, S. C., COLUMBIA.**

No. 50. Incorporated May 21, 1892.

W. G. CHILDS, President.

T. H. GIBBES, Cashier.

E. G. SEIBELS, Vice-President.

B. F. P. LEAPHART, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$288,318 64	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	24,174 20	Undivided profits, less current ex-	
Overdrafts.. . . .	12,682 54	penses and taxes paid.. . . .	32,794 78
Bonds and stocks owned by the		Due to banks and trust com-	
bank.. . . .	49,787 50	panies.. . . .	7,482 47
Banking house.. . . .	28,000 00	Dividends unpaid.. . . .	25 00
Furniture and fixtures.. . . .	1,000 00	Individual deposits subject to	
Other real estate.. . . .	1,220 00	check.. . . .	162,429 07
Due from banks and trust com-		Savings deposits.. . . .	123,213 86
panies.. . . .	18,228 88	Time certificates of deposit.. . . .	2,912 91
Currency.. . . .	6,466 00	Certified checks.. . . .	10,148 90
Gold.. . . .	5,970 00	Cashier's checks.. . . .	2,123 63
Silver and other coin.. . . .	3,258 40	Notes and bills rediscounted.. . . .	20,498 35
Checks and cash items.. . . .	1,765 00	Bills payable, including certifi-	
Exchanges for the clearing house		cates for money borrowed.. . . .	33,000 00
Other resources.. . . .	3,657 14		
	100 67		
Total.. . . .	\$444,628 97	Total.. . . .	\$444,628 97

**THE COLUMBIA SAVINGS BANK & TRUST COMPANY, COLUMBIA.**

No. 115. Incorporated June 25, 1908.

D. C. HEYWARD, President.

J. L. MIMNAUGH, Vice-President.

A. R. HEYWARD, Jr., Treasurer.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$115,602 78	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	116,098 75	Trust fund.. . . .	100,000 00
Bonds and stocks owned by the bank.. . . .	88,062 00	Undivided profits, less current expenses and taxes paid.. . . .	41,427 57
Banking house construction.. . . .	30,171 94	Individual deposits subject to check.. . . .	8,483 97
Furniture and fixtures.. . . .	2,314 54	Savings deposits.. . . .	96,569 56
Real estate for banking house.. . . .	7,800 00	Bills payable, including certificates for money borrowed.. . . .	25,000 00
Due from banks and trust companies.. . . .	7,421 08		
Currency.. . . .	3,318 00		
Gold.. . . .	410 00		
Silver and other coin.. . . .	267 01		
Checks and cash items.. . . .	15 00		
Total.. . . .	\$371,481 10	Total.. . . .	\$371,481 10

**THE STATE BANK, COLUMBIA.**

No. 69. Incorporated January 15, 1900.

GEO. L. BAKER, President.

WILLIAM BARNWELL, Vice-President.

J. T. MELTON, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$299,549 66	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	38,898 66	Undivided profits, less current expenses and taxes paid.. . . .	16,795 53
Overdrafts.. . . .	7,492 82	Due to banks and trust companies.. . . .	6,884 76
Bonds and stocks owned by the bank.. . . .	100 00	Individual deposits subject to check.. . . .	153,050 06
Banking house.. . . .	23,000 00	Savings deposits.. . . .	133,162 02
Furniture and fixtures.. . . .	6,849 86	Time certificates of deposit.. . . .	273 43
Other real estate.. . . .	2,167 04	Certified checks.. . . .	145 30
Due from banks and trust companies.. . . .	35,549 69	Bills payable, including certificates for money borrowed.. . . .	25,000 00
Currency.. . . .	9,066 00		
Gold.. . . .	1,638 50		
Silver and other coin.. . . .	9,632 37		
Checks and cash items.. . . .	158 93		
Exchanges for the clearing house	6,223 47		
Total.. . . .	\$440,317 00	Total.. . . .	\$440,317 00

**THE UNION SAVINGS BANK, COLUMBIA.**

No. 234. Incorporated September 2, 1908.

JOS. NORWOOD, President.

J. H. M. BEATY, Vice-President.

E. W. WILSON, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$53,201 73	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	7 88	Undivided profits, less current expenses and taxes paid.. . . .	1,086 57
Furniture and fixtures.. . . .	2,984 71	Due to banks and trust companies.. . . .	10,444 64
Due from banks and trust companies.. . . .	12,905 74	Individual deposits subject to check.. . . .	18,359 08
Currency.. . . .	945 00	Savings deposits.. . . .	8,062 14
Silver and other coin.. . . .	104 86	Cashier's checks.. . . .	1,680 00
Exchanges for the clearing house	12 46	Notes and bills rediscounted.. . . .	5,100 00
		Bills payable, including certificates for money borrowed.. . . .	5,000 00
Total.. . . .	\$70,162 38	Total.. . . .	\$70,162 38

**THE CONVERSE SAVINGS BANK, CONVERSE.**

No. 106. Incorporated February 3, 1908.

A. H. TWICHELL, President.

SAM T. REID, Cashier.

JOHN A. LAW, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$29,411 99	Capital stock paid in.. . . .	\$5,000 00
Demand loans.. . . .	8,935 56	Surplus fund.. . . .	5,000 00
Bonds and stocks owned by the bank.. . . .	1,832 85	Undivided profits, less current expenses and taxes paid.. . . .	1,747 82
Due from banks and trust companies.. . . .	2,082 62	Individual deposits, subject to check.. . . .	31,559 32
Currency.. . . .	1,358 00	Cashier's checks.. . . .	486 48
Gold.. . . .	50 00		
Silver and other coin.. . . .	122 60		
Total.. . . .	\$43,793 62	Total.. . . .	\$43,793 62

**THE BANK OF CONWAY, CONWAY.**

No. 51. Incorporated June 1, 1893.

B. G. COLLINS, President.

D. A. SPIVEY, Vice-President and Cashier.

W. P. HARDWICKE, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$180,982 73	Capital stock paid in.. . . .	\$50,000 00
Overdrafts.. . . .	630 10	Undivided profits, less current expenses and taxes paid.. . . .	6,182 39
Bonds and stocks owned by the bank.. . . .	1,150 00	Individual deposits subject to check.. . . .	112,068 65
Banking house.. . . .	8,000 00	Savings deposits.. . . .	52,195 82
Furniture and fixtures.. . . .	3,800 00	Time certificates of deposit.. . . .	3,516 32
Other real estate.. . . .	9,000 00		
Due from banks and trust companies.. . . .	9,238 88		
Currency.. . . .	4,851 00		
Gold.. . . .	2,795 00		
Silver and other coin.. . . .	2,715 91		
Checks and cash items.. . . .	719 56		
Total.. . . .	\$223,883 18	Total.. . . .	\$223,883 18

**THE BANK OF HORRY, CONWAY.**

No. 113. Incorporated June 5, 1908.

ROBT. B. SCARBOROUGH, President.

HAL L. BUCK, Vice-President.

WILL A. FREEMAN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$189,762 28	Capital stock paid in.. . . .	\$50,000 00
Overdrafts.. . . .	1,280 61	Surplus fund.. . . .	10,000 00
Banking house.. . . .	3,609 00	Undivided profits, less current expenses and taxes paid.. . . .	2,668 64
Furniture and fixtures.. . . .	2,545 58	Due to banks and trust companies.. . . .	769 11
Other real estate.. . . .	8,000 00	Individual deposits subject to check.. . . .	61,409 83
Due from banks and trust companies.. . . .	18,718 88	Time certificates of deposit.. . . .	57,732 77
Currency.. . . .	5,348 00	Cashier's checks.. . . .	84 17
Gold.. . . .	1,800 00		
Silver and other coin.. . . .	1,570 27		
Total.. . . .	\$182,614 52	Total.. . . .	\$182,614 52

**THE SECURITY BANK, COWPENS.**

No. 134. Incorporated June 27, 1904.

S. B. WILKINS, President.

W. Y. WILKINS, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$34,581 99	Capital stock paid in.. . . .	\$16,100 00
Overdrafts.. . . .	3,371 24	Undivided profits, less current ex-	
Banking house.. . . .	1,727 69	penses and taxes paid.. . . .	2,518 85
Furniture and fixtures.. . . .	658 09	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	854 90
panies.. . . .	9,595 41	Dividends unpaid.. . . .	80 00
Currency.. . . .	954 00	Individual deposits subject to	
Gold.. . . .	80 00	check.. . . .	29,959 69
Silver and other coin.. . . .	296 26	Savings deposits.. . . .	1,960 00
		Cashier's checks.. . . .	291 24
Total.. . . .	\$51,264 68	Total.. . . .	\$51,264 68

**THE BANK OF CROSS ANCHOR, CROSS ANCHOR.**

No. 163. Incorporated November 2, 1905.

L. H. WILSON, President.

L. YARBROUGH, Cashier.

M. C. POOLE, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$51,834 19	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	4,866 34	Undivided profits, less current ex-	
Overdrafts.. . . .	4,017 54	penses and taxes paid.. . . .	5,405 04
Banking house.. . . .	1,358 75	Individual deposits subject to	
Furniture and fixtures.. . . .	1,537 53	check.. . . .	27,780 80
Due from banks and trust com-		Savings deposits.. . . .	2,501 42
panies.. . . .	3,248 89	Time certificates of deposit.. . . .	9,564 85
Currency.. . . .	3,450 06	Cashier's checks.. . . .	78 23
Gold.. . . .	10 00		
Silver and other coin.. . . .	235 49		
Checks and cash items.. . . .	71 16		
Total.. . . .	\$70,629 89	Total.. . . .	\$70,629 89

**THE BANK OF CROSS HILL, CROSS HILL.**

No. 174. Incorporated January 5, 1906.

W. C. RASOR, President.

E. B. RASOR, Cashier.

J. H. MILLER, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$53,130 66	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	2,994 53	Undivided profits, less current ex-	
Banking house.. . . .	1,250 21	penses and taxes paid.. . . .	6,198 01
Furniture and fixtures.. . . .	2,070 87	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	36,999 53
panies.. . . .	37,835 17	Time certificates of deposit.. . . .	32,164 69
Currency.. . . .	3,177 00	Cashier's checks.. . . .	1,047 49
Gold.. . . .	240 00		
Silver and other coin.. . . .	406 28		
Total.. . . .	\$101,104 72	Total.. . . .	\$101,104 72

**THE BANK OF DARLINGTON, DARLINGTON.**

No. 12. Incorporated February 15, 1887.

**BRIGHT WILLIAMSON, President.****L. E. WILLIAMSON, Cashier.**

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$323,838 68	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	3,350 85	Surplus fund.. . . .	50,000 00
Overdrafts.. . . .	885 08	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	19,611 59
bank.. . . .	36,909 85	Due to banks and trust com-	
Banking house.. . . .	8,500 00	panies.. . . .	374 78
Furniture and fixtures.. . . .	4,100 00	Dividends unpaid.. . . .	95 00
Other real estate.. . . .	5,917 06	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	167,441 79
panies.. . . .	40,746 63	Savings deposits.. . . .	101,006 49
Currency.. . . .	8,511 00		
Gold.. . . .	2,695 00		
Silver and other coin.. . . .	2,474 61		
Checks and cash items.. . . .	1,250 89		
Total.. . . .	\$438,528 65	Total.. . . .	\$438,528 65

**THE COUNTY SAVINGS BANK, DARLINGTON.**

No. 237. Incorporated September 15, 1908.

**C. B. EDWARDS, President.****I. T. WELLING, Cashier.**

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$22,375 39	Capital stock paid in.. . . .	\$12,950 00
Overdrafts.. . . .	4 53	Individual deposits subject to	
Furniture and fixtures.. . . .	393 67	check.. . . .	22,412 11
Due from banks and trust com-		Savings deposits.. . . .	4,899 00
panies.. . . .	10,346 81		
Currency.. . . .	5,163 00		
Gold.. . . .	500 00		
Silver and other coin.. . . .	1,256 43		
Checks and cash items.. . . .	190 26		
Profit and loss.. . . .	36 02		
Total.. . . .	\$40,261 11	Total.. . . .	\$40,261 11

**THE PEOPLES BANK OF DARLINGTON, S. C., DARLINGTON.**

No. 21. Incorporated May 2, 1888.

**W. M. HAYNSWORTH, President.****L. E. CARRIGAN, Vice-President.****GEO. ONSLOW, Cashier.**

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$225,635 05	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	14,169 03	Undivided profits, less current ex-	
Overdrafts.. . . .	2,858 91	penses and taxes paid.. . . .	11,882 83
Bonds and stocks owned by the		Due to banks and trust com-	
bank.. . . .	11,968 00	panies.. . . .	4,006 61
Banking house.. . . .	6,820 63	Individual deposits subject to	
Furniture and fixtures.. . . .	1,515 82	check.. . . .	107,637 96
Other real estate.. . . .	6,079 96	Savings deposits.. . . .	69,349 75
Due from banks and trust com-			
panies.. . . .	16,078 84		
Currency.. . . .	3,521 00		
Gold.. . . .	800 00		
Silver and other coin.. . . .	1,763 97		
Checks and cash items.. . . .	1,666 96		
Total.. . . .	\$292,877 17	Total.. . . .	\$292,877 17

**THE BANK OF DENMARK, DENMARK.**

No. 90. Incorporated December 9, 1901.

S. D. M. GUESS, President.

J. ARTHUR WIGGINS, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$7,779 82	Capital stock paid in.. . . .	\$10,000 00
Overdrafts.. . . .	1,001 00	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.. . . .	5,093 86
panies.. . . .	108,141 88	Individual deposits subject to	
Currency.. . . .	1,423 00	check.. . . .	104,625 01
Silver and other coin.. . . .	1,273 17		
Total.. . . .	\$119,618 87	Total.. . . .	\$119,618 87

**THE BANK OF DILLON, DILLON.**

No. 61. Incorporated March 22, 1898.

T. B. STACKHOUSE, President.

W. T. BETHEA, Cashier.

WADE STACKHOUSE, Vice-President.

J. M. SPRUNT, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$259,456 35	Capital stock paid in.. . . .	\$75,000 00
Overdrafts.. . . .	6,719 05	Surplus fund.. . . .	20,000 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank.. . . .	18,450 00	penses and taxes paid.. . . .	23,509 88
Banking house.. . . .	4,500 00	Individual deposits subject to	
Furniture and fixtures.. . . .	1,577 27	check.. . . .	110,841 35
Other real estate.. . . .	8,299 00	Savings deposits.. . . .	35,442 26
Due from banks and trust com-		Cashier's checks.. . . .	239 17
panies.. . . .	38,534 61	Notes and bills rediscounted..	65,000 00
Currency.. . . .	4,055 71	Reserve funds.. . . .	5,000 00
Gold.. . . .	345 00		
Silver and other coin.. . . .	2,673 50		
Checks and cash items.. . . .	422 17		
Total.. . . .	\$385,082 66	Total.. . . .	\$385,082 66

**THE PEOPLES BANK, DILLON.**

No. 96. Incorporated December 22, 1902.

T. A. DILLON, President.

J. W. KING, Vice-President.

E. R. HAMER, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$57,665 41	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	8,808 00	Surplus fund.. . . .	2,500 00
Overdrafts.. . . .	3,581 57	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,121 79	penses and taxes paid.. . . .	3,890 23
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	18,539 57	check.. . . .	38,679 49
Currency.. . . .	890 00	Time certificates of deposit..	3,599 47
Gold.. . . .	75 00	Cashier's checks.. . . .	779 90
Silver and other coin.. . . .	1,299 50	Bills payable, including certifi-	
Checks and cash items.. . . .	2,028 25	cates for money borrowed..	20,000 00
Total.. . . .	\$93,949 09	Total.. . . .	\$93,949 09



**THE BANK OF DONALDS, DONALDS.**

No. 122. Incorporated October 1, 1908.

W. K. STRINGER, President.

JAMES C. BOOKER, Cashier.

R. A. LEWIS, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$36,632 69	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	235 00	Undivided profits, less current ex-	
Overdrafts.. . . .	1,190 69	penses and taxes paid.. . . .	1,729 09
Banking house.. . . .	1,000 00	Dividends unpaid.. . . .	2 50
Furniture and fixtures.. . . .	1,457 54	Individual deposits subject to	
Other real estate.. . . .	823 39	check.. . . .	35,413 07
Due from banks and trust com-		Demand certificates of deposit..	898 17
panies.. . . .	21,128 45	Cashier's checks.. . . .	164 48
Currency.. . . .	566 00		
Silver and other coin.. . . .	166 80		
Checks and cash items.. . . .	6 75		
Total.. . . .	\$68,207 31	Total.. . . .	\$68,207 31

**THE BANK OF DUE WEST, DUE WEST.**

No. 76. Incorporated September 28, 1900.

B. F. MAULDIN, President.

A. S. KENNEDY, Vice-President and Cashier.

S. C. JOHNSTON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$80,405 12	Capital stock paid in.. . . .	\$6,500 00
Banking house.. . . .	1,200 00	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.. . . .	15,379 83
panies.. . . .	4,440 80	Individual deposits subject to	
Currency.. . . .	2,402 00	check.. . . .	42,484 95
Gold.. . . .	305 00	Demand certificates of deposit..	1,970 55
Silver and other coin.. . . .	862 99	Time certificates of deposit..	11,286 67
Checks and cash items.. . . .	6 09	Bills payable, including certifi-	
		cates for money borrowed.. . .	10,000 00
Total.. . . .	\$89,622 00	Total.. . . .	\$89,622 00

**THE EASLEY BANK, EASLEY.**

No. 43. Incorporated March 14, 1891.

W. C. SMITH, President.

W. M. HAGOOD, Vice-President.

H. C. HAGOOD, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$141,511 97	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	9,722 56	Undivided profits, less current ex-	
Overdrafts.. . . .	2,152 39	penses and taxes paid.. . . .	30,657 12
Bonds and stocks owned by the		Due to banks and trust com-	
bank.. . . .	11,270 00	panies.. . . .	144 96
Furniture and fixtures.. . . .	1,800 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	92,343 47
panies.. . . .	21,339 93	Time certificates of deposit..	5,473 73
Currency.. . . .	5,160 00	Cashier's checks.. . . .	838 78
Gold.. . . .	735 00	Notes and bills rediscounted..	6,000 00
Silver and other coin.. . . .	897 12	Bills payable, including certifi-	
Checks and cash items.. . . .	874 09	cates for money borrowed.. . .	10,000 00
Total.. . . .	\$195,463 06	Total.. . . .	\$195,463 06

**THE EASLEY LOAN & TRUST CO., EASLEY.**

No. 100. Incorporated April 16, 1903.

R. F. SMITH, President.

J. T. LATHAM, Vice-President.

P. M. TAYLOR, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$92,815 88	Capital stock paid in.. . . .	\$60,000 00
Demand loans.. . . .	81,154 08	Undivided profits, less current ex-	
Overdrafts.. . . .	1,657 27	penses and taxes paid.. . . .	12,468 47
Bonds and stocks owned by the		Dividends unpaid.. . . .	16 00
bank.. . . .	450 00	Individual deposits subject to	
Furniture and fixtures.. . . .	1,742 24	check.. . . .	51,998 57
Other real estate.. . . .	356 40	Savings deposits.. . . .	36,400 94
Due from banks and trust com-		Time certificates of deposit.. . .	2,532 32
panies.. . . .	20,358 64	Cashier's checks.. . . .	23 18
Currency.. . . .	7,021 00		
Gold.. . . .	316 00		
Silver and other coin.. . . .	199 15		
Checks and cash items.. . . .	123 29		
Total.. . . .	\$155,693 43	Total.. . . .	\$155,693 43

**THE BANK OF EDGEFIELD, EDGEFIELD.**

No. 7. Incorporated by Legislature 1885.

JOHN C. SHEPPARD, President.  
W. W. ADAMS, Vice-President.E. J. MIMS, Cashier.  
J. H. ALLEN, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$191,118 95	Capital stock paid in.. . . .	\$57,400 00
Overdrafts.. . . .	653 01	Undivided profits, less current ex-	
Banking house.. . . .	4,073 95	penses and taxes paid.. . . .	13,728 98
Furniture and fixtures.. . . .	1,596 98	Due to banks and trust com-	
Other real estate.. . . .	484 85	panies.. . . .	792 12
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	15,144 70	check.. . . .	41,123 87
Currency.. . . .	4,469 00	Time certificates of deposit.. . .	106,915 74
Gold.. . . .	1,187 50		
Silver and other coin.. . . .	1,229 67		
Checks and cash items.. . . .	57 10		
Total.. . . .	\$219,960 71	Total .. . . .	\$219,960 71

**THE FARMERS BANK OF EDGEFIELD, EDGEFIELD.**

No. 88. Incorporated March 6, 1890.

A. E. PADGETT, President.  
THOS. H. RAINSFORD, Vice-President.W. H. HARLING, Cashier.  
W. A. BYRD, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$148,220 85	Capital stock paid in.. . . .	\$58,000 00
Overdrafts.. . . .	13,344 94	Surplus fund.. . . .	30,000 00
Banking house.. . . .	2,500 00	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,540 00	penses and taxes paid.. . . .	5,468 44
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	56,212 79	panies.. . . .	1,238 94
Currency.. . . .	3,183 00	Individual deposits subject to	
Gold.. . . .	480 00	check.. . . .	42,862 43
Silver and other coin.. . . .	566 89	Time certificates of deposit.. . .	69,264 03
Checks and cash items.. . . .	776 01	Bills payable, including certifi-	
		cates for money borrowed.. . .	20,000 00
Total.. . . .	\$226,824 48	Total.. . . .	\$226,824 48

**THE EHRHARDT BANKING COMPANY, EHRHART.**

No. 161. Incorporated October 18, 1906.

J. L. COPELAND, President.

A. F. HENDERSON, Cashier.

J. O. KINARD, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$17,495 99	Capital stock paid in.. . . .	\$20,000 00
Banking house.. . . .	1,950 00	Surplus fund.. . . .	1,200 00
Furniture and fixtures.. . . .	1,146 47	Undivided profits, less current ex-	
Other real estate.. . . .	300 00	penses and taxes paid.. . . .	1,614 84
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	23,353 91	check.. . . .	18,070 91
Currency.. . . .	200 00	Time certificates of deposit.. . .	8,202 41
Gold.. . . .	200 00		
Silver and other coin.. . . .	151 77		
Checks and cash items.. . . .	4,290 02		
Total.. . . .	\$49,088 16	Total.. . . .	\$49,088 16

**THE BANK OF ELLOREE, ELLOREE.**

No. 135. Incorporated July 15, 1904.

ROBERT LIDE, President.

W. F. STACK, Vice-President.

W. M. FAIR, Cashier.

C. B. DANTZLER, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$42,999 40	Capital stock paid in.. . . .	\$15,000 00
Overdrafts.. . . .	700 10	Surplus fund.. . . .	3,000 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank.. . . .	3,584 86	penses and taxes paid.. . . .	2,043 97
Furniture and fixtures.. . . .	1,298 00	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	152 30
panies.. . . .	17,326 74	Individual deposits subject to	
Currency.. . . .	1,800 00	check.. . . .	20,767 87
Gold.. . . .	75 00	Savings deposits.. . . .	19,872 51
Silver and other coin.. . . .	523 35	Certified checks.. . . .	108 91
		Cashier's checks.. . . .	2,361 89
		Bills payable, including certifi-	
		cates for money borrowed.. . .	5,000 00
Total.. . . .	\$68,307 45	Total.. . . .	\$68,307 45

**THE BANK OF ESTILL, ESTILL.**

No. 236. Incorporated September 10, 1908.

H. L. SOLOMONS, President.

M. W. CHISHOLM, Cashier.

R. T. CAUSEY, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$13,197 66	Capital stock paid in.. . . .	\$8,890 00
Furniture and fixtures.. . . .	1,000 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	23,522 15
panies.. . . .	19,135 26	Cashier's checks.. . . .	2,086 50
Currency.. . . .	510 00		
Gold.. . . .	30 00		
Silver and other coin.. . . .	341 81		
Checks and cash items.. . . .	228 92		
Total.. . . .	\$34,488 65	Total.. . . .	\$34,488 65

**THE CITIZENS BANK, FAIRFAX.**

No. 224. Incorporated January 6, 1908.

JOS. NORWOOD, President.  
W. J. SANDERS, Vice-President.F. M. YOUNG, Vice-President.  
S. B. TALLEY, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$20,947 27	Capital stock paid in.. . . .	\$5,400 00
Overdrafts.. . . .	139 08	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	656 35	penses and taxes paid.. . . .	714 14
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	15,568 33	check.. . . .	27,640 38
Currency.. . . .	180 00	Savings deposits.. . . .	623 19
Silver and other coin.. . . .	311 73	Time certificates of deposit.. . . .	1,050 00
		Cashier's checks.. . . .	435 00
		Notes and bills rediscounted.. . . .	2,040 00
Total.. . . .	\$37,802 71	Total.. . . .	\$37,802 71

**THE BANK OF FLORENCE, FLORENCE.**

No. 23. Incorporated September 18, 1888.

J. L. BARRINGER, President.  
P. A. WILCOX, Vice-President.W. J. BROWN, Cashier.  
G. M. BROWN, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$119,563 85	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	35,998 14	Undivided profits, less current ex-	
Overdrafts.. . . .	412 22	penses and taxes paid.. . . .	16,338 56
Bonds and stocks owned by the		Due to banks and trust com-	
bank.. . . .	20,000 00	panies.. . . .	2,050 37
Banking house.. . . .	5,857 00	Individual deposits subject to	
Furniture and fixtures.. . . .	1,573 00	check.. . . .	131,567 99
Other real estate.. . . .	2,000 00	Time certificates of deposit.. . . .	25,255 38
Due from banks and trust com-		Cashier's checks.. . . .	13 00
panies.. . . .	21,530 50		
Currency.. . . .	8,400 00		
Gold.. . . .	1,990 00		
Silver and other coin.. . . .	4,233 06		
Checks and cash items.. . . .	4,191 42		
Total.. . . .	\$225,734 30	Total.. . . .	\$225,734 30

**THE COMMERCIAL AND SAVINGS BANK, FLORENCE.**

No. 72. Incorporated April 2, 1900.

JOHN KUKER, President.  
H. S. ROSE, Vice-President.FRANK J. BRAND, Cashier.  
E. H. LUOAS, Jr., Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$151,136 60	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	780 00	Surplus fund.. . . .	9,000 00
Overdrafts.. . . .	30 26	Undivided profits, less current ex-	
Banking house.. . . .	3,096 64	penses and taxes paid.. . . .	7,000 61
Furniture and fixtures.. . . .	3,314 81	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	73,528 06
panies.. . . .	13,149 24	Savings deposits.. . . .	44,065 42
Currency.. . . .	6,520 00	Cashier's checks.. . . .	536 50
Silver and other coin.. . . .	688 42		
Checks and cash items.. . . .	383 22		
Total.. . . .	\$184,149 19	Total.. . . .	\$184,149 19

**THE FARMERS & MECHANICS BANK, FLORENCE.**

No. 151. Incorporated May 22, 1905.

J. W. RAGSDALE, President.

E. M. MATTHEWS, Vice-President.

W. H. MALLOY, Cashier.

Condition November 27, 1906.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$107,985 98	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	5,912 81	Surplus fund.. . . .	7,000 00
Overdrafts.. . . .	290 17	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	3,318 68
bank.. . . .	15,000 00	Dividends unpaid.. . . .	24 00
Furniture and fixtures.. . . .	3,895 09	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	94,594 76
panies.. . . .	15,888 14	Savings deposits.. . . .	12,517 78
Currency.. . . .	1,302 00	Time certificates of deposit.. . . .	8,841 11
Silver and other coin.. . . .	290 37	Certified checks.. . . .	245 00
Checks and cash items.. . . .	1,850 37	Cashier's checks.. . . .	443 67
Total.. . . .	\$152,284 98	Total.. . . .	\$152,284 98

**THE PEOPLES BANK OF FLORENCE, S. C., FLORENCE.**

No. 238. Incorporated September 17, 1906.

J. W. McCOWN, President.

B. G. GREGG, Vice-President.

S. H. SANDERS, Vice-President.

JULIEN C. ROGERS, Cashier.

Condition November 27, 1906.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$12,964 94	Capital stock paid in.. . . .	\$20,688 71
Demand loans.. . . .	4,867 70	Individual deposits subject to	
Banking house.. . . .	7,498 00	check.. . . .	13,209 10
Furniture and fixtures.. . . .	564 27	Savings deposits.. . . .	1,158 40
Due from banks and trust com-		Cashier's checks.. . . .	108 00
panies.. . . .	5,136 97		
Currency.. . . .	1,858 00		
Gold.. . . .	15 00		
Silver and other coin.. . . .	271 08		
Checks and cash items.. . . .	2,138 30		
Total.. . . .	\$35,309 21	Total.. . . .	\$35,309 21

**THE SAVINGS BANK OF FORT MILL, FORT MILL.**

No. 36, Incorporated October 12, 1899.

SAMUEL E. WHITE, President.

JOHN M. SPRATT, Vice-President.

W. B. MEACHAM, Cashier.

Condition November 27, 1906.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$39,771 14	Capital stock paid in.. . . .	\$15,000 00
Demand loans.. . . .	13,772 32	Surplus fund.. . . .	4,500 00
Overdrafts.. . . .	663 98	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,236 50	penses and taxes paid.. . . .	669 50
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	20,204 15	panies.. . . .	1,006 41
Currency.. . . .	1,300 00	Individual deposits subject to	
Silver and other coin.. . . .	918 14	check.. . . .	51,548 99
		Cashier's checks.. . . .	181 28
		Notes and bills rediscounted.. . . .	5,000 00
Total.. . . .	\$77,856 18	Total.. . . .	\$77,856 18

**THE BANK OF FORT MOTTE, FORT MOTTE.**

No. 177. Incorporated January 30, 1906.

ROBERT LIDE, President.

J. G. MAYNARD, Vice-President.

H. H. CAUTHEN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$28,805 54	Capital stock paid in.....	\$18,600 00
Overdrafts.....	1,576 17	Undivided profits, less current ex-	
Banking house.....	1,524 86	penses and taxes paid.....	766 02
Furniture and fixtures.....	1,850 00	Due to banks and trust com-	
Due from banks and trust com-		panies.....	3,425 98
panies.....	9,278 68	Individual deposits subject to	
Currency.....	20 00	check.....	11,721 86
Silver and other coin.....	68 13	Savings deposits.....	4,600 69
Checks and cash items.....	23 06	Certified checks.....	15 64
		Cashier's checks.....	1,108 99
		Bills payable, including certifi-	
		cates for money borrowed.....	8,000 00
Total.....	\$42,646 68	Total.....	\$42,646 68

**THE BANK OF FOUNTAIN INN, S. C., FOUNTAIN INN.**

No. 107. Incorporated February 5, 1908.

D. M. GARRETT, President.

JOHN F. SLOAN, Vice-President.

H. M. BURGARD, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$116,284 68	Capital stock paid in.....	\$49,000 00
Overdrafts.....	7,774 25	Undivided profits, less current ex-	
Banking house.....	1,500 00	penses and taxes paid.....	6,596 33
Furniture and fixtures.....	1,000 00	Individual deposits subject to	
Due from banks and trust com-		check.....	42,688 06
panies.....	12,450 02	Demand certificates of deposit..	862 01
Currency.....	6,283 00	Time certificates of deposit.....	24,358 23
Gold.....	85 00	Certified checks.....	61 05
Silver and other coin.....	733 35	Cashier's checks.....	2 00
Checks and cash items.....	2,527 37	Bills payable, including certifi-	
		cates for money borrowed.....	25,000 00
Total.....	\$148,537 67	Total.....	\$148,537 67

**THE PEOPLES BANK, FOUNTAIN INN.**

No. 229. Incorporated February 24, 1908.

J. D. RICHARDSON, President.

T. J. HUGHES, Vice-President.

J. W. WHAM, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$29,527 64	Capital stock paid in.....	\$15,000 00
Overdrafts secured and unse-		Undivided profits, less current ex-	
cured.....	1,078 63	penses and taxes paid.....	897 67
Furniture and fixtures.....	2,192 09	Due to banks and trust com-	
Due from banks and trust com-		panies.....	96 78
panies.....	1,717 64	Individual deposits subject to	
Currency.....	4,359 00	check.....	19,351 11
Gold.....	20 00	Demand certificates of deposit..	1,089 33
Silver and other coin.....	187 35	Time certificates of deposit.....	2,763 91
Checks and cash items.....	116 40		
Total.....	\$39,198 75	Total.....	\$39,198 75

**THE GAFFNEY SAVINGS BANK, GAFFNEY.**

No. 106. Incorporated February 2, 1908.

D. C. ROSS, President.

J. A. CARROLL, Vice-President.

MAYNARD SMYTH, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$112,005 55	Capital stock paid in.. . . .	\$30,000 00
Demand loans.. . . .	5,993 30	Undivided profits, less current ex-	
Other real estate.. . . .	5,957 50	penses and taxes paid.. . . .	8,650 86
Due from banks and trust com-		Savings deposits.. . . .	108,965 52
panies.. . . .	18,600 08		
Total.. . . .	\$142,616 38	Total.. . . .	\$142,616 38

**THE MERCHANTS & PLANTERS BANK, GAFFNEY.**

No. 79. Incorporated January 26, 1901.

C. M. SMITH, President.

R. S. LIPSCOMB, Cashier.

A. N. WOOD, Vice-President.

A. LOUIS WOOD, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$213,559 89	Capital stock paid in.. . . .	\$75,000 00
Overdrafts.. . . .	8,465 26	Surplus fund.. . . .	5,000 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank.. . . .	900 00	penses and taxes paid.. . . .	25,471 46
Furniture and fixtures.. . . .	1,236 60	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	93,732 81
panies.. . . .	28,507 59	Savings deposits.. . . .	88,455 10
Currency.. . . .	10,000 00	Time certificates of deposit.. . . .	11,393 56
Gold.. . . .	2,000 00	Cashier's checks.. . . .	747 25
Silver and other coin.. . . .	1,896 10	Notes and bills rediscounted.. . . .	20,000 00
Checks and cash items.. . . .	3,234 94		
Total.. . . .	\$269,800 38	Total.. . . .	\$269,800 38

**THE BANK OF GEORGETOWN, GEORGETOWN.**

No. 44. Incorporated April 1, 1891.

W. D. MORGAN, President.

H. KAMINSKI, Vice-President.

J. I. HAZARD, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$550,900 63	Capital stock paid in.. . . .	\$100,000 00
Overdrafts.. . . .	12,581 84	Surplus fund.. . . .	66,000 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank.. . . .	1,600 00	penses and taxes paid.. . . .	13,679 90
Banking house.. . . .	28,168 43	Due to banks and trust com-	
Furniture and fixtures.. . . .	2,000 00	panies.. . . .	5,412 40
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	17,118 62	check.. . . .	139,016 46
Currency.. . . .	20,748 00	Savings deposits.. . . .	257,556 35
Gold.. . . .	6,020 00	Time certificates of deposit.. . . .	10,000 00
Silver and other coin.. . . .	5,224 30	Notes and bills rediscounted.. . . .	50,177 46
Checks and cash items.. . . .	5,421 10		
Total.. . . .	\$649,842 57	Total.. . . .	\$649,842 57

**THE PEOPLES BANK, GEORGETOWN.**

No. 181. Incorporated February 6, 1904.

J. B. STEELE, President.

H. W. FRASER, Cashier.

F. RHEM, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts..	\$214,219 80	Capital stock paid in..	\$75,000 00
Overdrafts..	1,588 06	Surplus fund..	7,000 00
Furniture and fixtures..	3,092 59	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid..	1,876 49
panies..	21,085 08	Dividends unpaid..	144 00
Currency..	5,818 00	Individual deposits subject to	
Gold..	645 00	check..	70,324 87
Silver and other com..	2,081 90	Savings deposits..	77,780 47
Checks and cash items..	1,748 72	Cashier's checks..	239 49
		Notes and bills rediscounted..	17,888 88
Total..	\$250,203 56	Total..	\$250,203 66

**THE BANK OF GRANITEVILLE, GRANITEVILLE.**

No. 95. Incorporated October 15, 1902.

W. A. GILES, President.

JAS. L. QUIMBY, Vice-President.

C. B. WILLIS, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts..	\$189,140 39	Capital stock paid in..	\$25,000 00
Demand loans..	27,004 14	Undivided profits, less current ex-	
Overdrafts..	768 62	penses and taxes paid..	7,637 69
Bonds and stocks owned by the		Due to banks and trust com-	
bank..	7,327 50	panies..	1,900 19
Banking house..	1,500 00	Individual deposits subject to	
Furniture and fixtures..	1,500 00	check..	27,618 00
Other real estate..	1,441 43	Savings deposits..	142,846 66
Due from banks and trust com-		Cashier's checks..	69 35
panies..	20,998 08		
Currency..	2,543 00		
Gold..	350 00		
Silver and other coin..	972 72		
Checks and cash items..	1,421 86		
Total..	\$204,967 19	Total..	\$204,967 19

**THE BANK OF GRAY COURT, GRAY COURT.**

No. 243. Incorporated November, 1908.

C. R. WALLACE, President.

L. R. BROOKS, Cashier.

R. L. GRAY, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts..	\$950 75	Capital stock paid in..	\$4,880 00
Overdrafts..	841 96	Individual deposits subject to	
Furniture and fixtures..	1,221 20	check..	7,996 98
Due from banks and trust com-		Savings deposits..	18 66
panies..	6,210 69	Time certificates of deposit..	225 00
Currency..	8,176 94	Cashier's checks..	142 67
Silver and other coin..	165 34		
Checks and cash items..	623 83		
Expense..	16 61		
Total..	\$13,207 41	Total..	\$13,207 81



**THE BANK OF GREELEYVILLE, GREELEYVILLE.**

No. 136. Incorporated August 2, 1904.

T. W. BOYLE, President.

W. M. O'BRYAN, Vice-President.

C. E. REGISTER, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$25,244 85	Capital stock paid in.. . . .	\$15,000 00
Overdrafts.. . . .	278 34	Surplus fund .. . . .	800 00
Banking house.. . . .	978 69	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,395 85	penses and taxes paid.. . . .	97 98
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	7,997 04	check.. . . .	20,075 50
Currency.. . . .	1,000 00	Savings deposits.. . . .	2,655 80
Gold.. . . .	161 00	Cashier's checks.. . . .	20 89
Silver and other coin.. . . .	349 24		
Checks and cash items.. . . .	745 00		
Total.. . . .	\$38,149 71	Total.. . . .	\$38,149 71

**THE AMERICAN BANK, GREENVILLE.**

No. 39. Incorporated October 16, 1900.

HENRY BRIGGS, President.

R. E. ALLEN, Vice-President.

W. L. GASSAWAY, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$369,542 16	Capital stock paid in.. . . .	\$75,000 00
Overdrafts secured.. . . .	5,682 82	Undivided profits, less current ex-	
Banking house.. . . .	5,000 00	penses and taxes paid.. . . .	85,079 26
Furniture and fixtures.. . . .	1,000 00	Due to banks and trust com-	
Other real estate.. . . .	3,132 56	panies.. . . .	18,436 06
Due from banks and trust com-		Dividends unpaid.. . . .	628 00
panies.. . . .	36,509 30	Individual deposits subject to	
Currency.. . . .	15,035 00	check.. . . .	254,149 35
Gold.. . . .	1,675 00	Time certificates of deposit.. . . .	24,635 90
Silver and other coin.. . . .	2,393 15	Notes and bills rediscounted.. . . .	22,550 00
Checks and cash items.. . . .	9,538 58	Bills payable, including certifi-	
		cates for money borrowed.. . . .	24,000 00
Total.. . . .	\$449,478 57	Total.. . . .	\$449,478 57

**THE BANK OF COMMERCE, GREENVILLE.**

No. 184. Incorporated May 1, 1906.

B. A. MORGAN, President.

FRANK F. MARTIN, Cashier.

J. CLARKE BRAWLEY, Vice-President.

R. I. McDAVID, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$212,279 37	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	10,700 00	Undivided profits, less current ex-	
Overdrafts.. . . .	620 75	penses and taxes paid.. . . .	5,705 37
Furniture and fixtures.. . . .	8,360 86	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	1,544 43
panies.. . . .	19,637 07	Dividends unpaid.. . . .	6 00
Currency.. . . .	13,835 00	Individual deposits subject to	
Gold.. . . .	60 00	check.. . . .	140,604 02
Silver and other coin.. . . .	1,757 41	Time certificates of deposit.. . . .	894 80
Checks and cash items.. . . .	1,589 91	Certified checks.. . . .	15 00
		Cashier's checks.. . . .	70 75
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	20,000 00
Total.. . . .	\$268,840 37	Total.. . . .	\$268,840 37

**THE BRANDON SAVINGS BANK, GREENVILLE.**

No. 150. Incorporated April 25, 1905.

J. I. WESTERVELT, President.

W. B. SMITH, Vice-Prest. and Treasurer.  
V. E. HATCH, Secretary.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$21,144 82	Capital stock paid in.. . . .	\$5,000 00
Demand loans.. . . .	3,000 00	Undivided profits, less current ex-	
Overdrafts.. . . .	1,547 44	penses and taxes paid.. . . .	2,001 13
Bonds and stocks owned by the		Individual deposits subject to	
bank.. . . .	1,232 00	check.. . . .	10,661 88
Other real estate.. . . .	450 00	Savings deposits.. . . .	9,358 80
Due from banks and trust com-		Notes and bills rediscounted.. . .	3,000 00
panies.. . . .	1,445 00		
Checks and cash items.. . . .	2,152 96		
Total.. . . .	\$31,021 81	Total.. . . .	\$31,021 81

**THE FARMERS & MERCHANTS BANK, GREENVILLE.**

No. 210. Incorporated July 10, 1907.

R. I. WOODSIDE, President.

J. W. SIMPSON, Vice-President.

JAMES BIRNIE, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$89,409 64	Capital stock paid in.. . . .	\$50,000 00
Overdrafts.. . . .	952 49	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	3,275 00	penses and taxes paid.. . . .	2,810 22
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	6,304 85	check.. . . .	44,612 85
Currency.. . . .	3,215 00	Time certificates of deposit.. . .	765 25
Gold.. . . .	4,000 00	Cashier's checks.. . . .	276 81
Silver and other coin.. . . .	653 05	Notes and bills rediscounted.. . .	10,000 00
Exchanges for the clearing house	652 50		
Total.. . . .	\$109,485 13	Total.. . . .	\$109,485 13

**THE PEOPLES BANK, GREENVILLE.**

No. 16. Incorporated April 18, 1887.

FRANK HAMMOND, President.

W. M. HAGOOD, Vice-President.  
WM. C. BEACHAM, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$476,153 63	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	66,563 90	Undivided profits, less current ex-	
Overdrafts.. . . .	1,104 26	penses and taxes paid.. . . .	80,282 55
Bonds and stocks owned by the		Due to banks and trust com-	
bank.. . . .	5,185 52	panies.. . . .	22,734 09
Furniture and fixtures.. . . .	3,385 00	Dividends unpaid.. . . .	53 60
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	78,422 54	check.. . . .	425,571 17
Currency.. . . .	32,333 00	Time certificates of deposit.. . .	6,200 99
Gold.. . . .	627 50	Certified checks.. . . .	9,907 82
Silver and other coin.. . . .	2,418 50	Cashier's checks.. . . .	14,058 34
Exchanges for the clearing house	19,069 17	Bills payable, including certifi-	
		cates for money borrowed.. . .	20,000 00
		Reserve for taxes.. . . .	1,500 00
Total.. . . .	\$690,213 02	Total.. . . .	\$690,213 02

**THE PIEDMONT SAVINGS & INVESTMENT COMPANY, GREENVILLE.**

No. 47. Incorporated April 17, 1891.

HAMLIN BEATTIE, President.

L. W. PARKER, Vice-President.

F. F. CAPERS, Secretary and Treasurer.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$410,088 00	Capital stock paid in.. . . .	\$112,000 00
Demand loans.. . . .	3,737 75	Surplus fund.. . . .	13,000 00
Overdrafts.. . . .	50 96	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.. . . .	3,561 25
panies.. . . .	9,297 72	Individual deposits subject to	
Currency.. . . .	1,540 00	check.. . . .	253,528 69
Gold.. . . .	27 50	Savings deposits.. . . .	20,278 65
Silver and other coin.. . . .	97 50	Demand certificates of deposit..	2,685 25
Checks and cash items.. . . .	199 13	Time certificates of deposit..	7,434 71
		Notes and bills rediscounted..	5,000 00
		Bills payable, including certifi-	
		cates for money borrowed..	7,500 00
Total.. . . .	\$424,988 56	Total.. . . .	\$424,988 56

**THE BANK OF GREENWOOD, GREENWOOD.**

No. 11. Incorporated December 24, 1886.

J. K. DURST, President.

W. B. MILWEE, Vice-President.

JAS. C. SELF, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$440,486 86	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	81,937 69	Undivided profits, less current ex-	
Overdrafts.. . . .	22,595 61	penses and taxes paid.. . . .	115,508 06
Banking house.. . . .	25,000 00	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	68,615 30
panies.. . . .	74,216 47	Dividends unpaid.. . . .	38 00
Currency.. . . .	6,040 00	Individual deposits subject to	
Gold.. . . .	85 00	check.. . . .	160,411 91
Silver and other coin.. . . .	1,440 55	Time certificates of deposit..	169,520 44
Checks and cash items.. . . .	12,801 55	Cashier's checks.. . . .	510 02
		Notes and bills rediscounted..	35,000 00
		Bills payable, including certifi-	
		cates for money borrowed..	20,000 00
Total.. . . .	\$664,603 73	Total.. . . .	\$664,603 73

**THE FARMERS & MERCHANTS BANK, GREENWOOD.**

No. 74. Incorporated May 1, 1900.

W. R. COTHRAN, President.

J. P. ABNEY, Cashier.

F. S. EVANS, Vice-President.

A. W. HENDERSON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$198,842 24	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	5,374 34	Surplus fund.. . . .	20,000 00
Overdrafts.. . . .	3,082 99	Undivided profits, less current ex-	
Banking house.. . . .	17,000 00	penses and taxes paid.. . . .	3,299 17
Furniture and fixtures.. . . .	1,710 00	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	4,635 81
panies.. . . .	7,234 20	Dividends unpaid.. . . .	80 00
Currency.. . . .	2,122 00	Individual deposits subject to	
Gold.. . . .	60 00	check.. . . .	76,401 62
Silver and other coin.. . . .	1,085 26	Time certificates of deposit..	13,779 83
Checks and cash items.. . . .	1,685 40	Notes and bills rediscounted..	40,000 00
		Bills payable, including certifi-	
		cates for money borrowed..	30,000 00
Total.. . . .	\$238,196 43	Total.. . . .	\$238,196 43

**THE BANK OF GREERS, GREERS.**

No. 71. Incorporated February 22, 1900.

LEWIS W. PARKER, President.  
M. L. MARCHANT, Vice-President.E. C. BAILEY, Cashier.  
B. A. BENNETT, Assistant Cashier.

Condition November 27, 1906.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$209,717 40	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	2,535 59	Surplus fund.. . . .	7,500 00
Overdrafts.. . . .	1,788 86	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	4,448 53
bank.. . . .	5,800 00	Due to banks and trust com-	
Banking house.. . . .	3,500 00	panies.. . . .	1,508 68
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	26,913 91	check.. . . .	165,998 63
Currency.. . . .	5,233 00	Time certificates of deposit.. . . .	7,993 25
Gold.. . . .	665 00	Cashier's checks.. . . .	1,784 73
Silver and other coin.. . . .	325 56	Notes and bills rediscounted.. . . .	15,000 00
		Unearned interest.. . . .	2,000 00
Total.. . . .	\$255,928 82	Total.. . . .	\$255,928 82

**THE PLANTERS SAVINGS BANK, GREER.**

No. 205. Incorporated April 2, 1907.

H. B. CARLISLE, President.

W. M. BALLINGER, Vice-President.

R. M. HUGHES, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$63,321 67	Capital stock paid in.. . . .	\$22,100 00
Overdrafts.. . . .	139 30	Undivided profits, less current ex-	
Banking house.. . . .	2,900 00	penses and taxes paid.. . . .	3,660 45
Furniture and fixtures.. . . .	1,640 66	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	936 39
panies.. . . .	5,208 91	Individual deposits subject to	
Currency.. . . .	237 00	check.. . . .	33,066 01
Gold.. . . .	1,610 00	Time certificates of deposit.. . . .	11,246 46
Silver and other coin.. . . .	624 46	Certified checks.. . . .	257 69
Exchanges for the clearing house	555 00		
Total.. . . .	\$76,237 00	Total.. . . .	\$76,237 00

**THE BANK OF HAMPTON, HAMPTON.**

No. 58. Incorporated January 5, 1897.

W. F. CUMMINGS, President.

W. E. RICHARDSON, Cashier.

J. S. WILLIAMS, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$102,718 60	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	3,643 58	Undivided profits, less current ex-	
Banking house.. . . .	5,000 00	penses and taxes paid.. . . .	4,064 56
Furniture and fixtures.. . . .	2,023 47	Due to banks and trust com-	
Other real estate.. . . .	5,665 00	panies.. . . .	12,256 57
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	8,365 23	check.. . . .	29,332 62
Currency.. . . .	1,239 00	Savings deposits.. . . .	25,073 23
Gold.. . . .	212 50	Cashier's checks.. . . .	11 25
Silver and other coin.. . . .	516 97	Notes and bills rediscounted.. . . .	19,400 00
Checks and cash items.. . . .	753 79	Bills payable, including certifi-	
		cates for money borrowed.. . . .	15,000 00
Total.. . . .	\$130,143 23	Total.. . . .	\$130,143 23

**THE HAMPTON LOAN & EXCHANGE BANK, HAMPTON.**

No. 208. Incorporated June 22, 1907.

T. H. TUTEN, President.

W. C. MAULDIN, Vice-President.  
R. O. BOWDEN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$22,174 54	Capital stock paid in.. . . .	\$15,000 00
Overdrafts.. . . .	456 72	Undivided profits, less current ex-	
Banking house.. . . .	7,180 87	penses and taxes paid.. . . .	180 45
Furniture and fixtures.. . . .	2,455 50	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	15,061 24
panies.. . . .	4,448 09	Demand certificates of deposit..	4,152 07
Currency.. . . .	1,500 00	Bills payable, including certifi-	
Silver and other coin.. . . .	238 24	cates for money borrowed.. . .	5,000 --
Total.. . . .	\$39,898 76	Total.. . . .	\$39,898 76

**THE BANK OF HARTSVILLE, HARTSVILLE.**

No. 127. Incorporated November 23, 1908.

J. L. COCKER, President.

A. M. McNAIR, Vice-President.  
L. VAUGHAN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$122,041 16	Capital stock paid in.. . . .	\$50,000 00
Bonds and stocks owned by the		Surplus fund.. . . .	7,500 00
bank.. . . .	6,150 53	Undivided profits, less current ex-	
Banking house.. . . .	6,594 27	penses and taxes paid.. . . .	9,651 28
Furniture and fixtures.. . . .	2,094 76	Due to banks and trust com-	
Other real estate.. . . .	4,508 34	panies.. . . .	269 52
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	45,455 08	check.. . . .	105,883 69
Currency.. . . .	28,270 00	Savings deposits.. . . .	55,744 05
Gold.. . . .	4,815 00	Cashier's checks.. . . .	1,116 12
Silver and other coin.. . . .	2,856 14		
Checks and cash items.. . . .	7,299 94		
Total.. . . .	\$230,115 22	Total.. . . .	\$230,115 22

**THE SPRINGS BANKING & MERCANTILE COMPANY, HEATH SPRINGS.**

No. 242. Incorporated.

LEROY SPRINGS, President.

W. T. GREGORY, Vice-President.  
ROBT. B. MACKEY, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$42,223 54	Capital stock paid in.. . . .	\$25,000 00
Furniture and fixtures.. . . .	1,724 19	Surplus fund.. . . .	25,000 00
Other real estate.. . . .	11,240 15	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.. . . .	10,027 84
panies.. . . .	17,926 30	Individual deposits subject to	
Currency.. . . .	700 00	check.. . . .	15,988 29
Silver and other coin.. . . .	214 63	Bills payable, including certifi-	
Other resources.. . . .	18,687 48	cates for money borrowed.. . .	16,700 16
Total.. . . .	\$92,716 29	Total.. . . .	\$92,716 29

**THE BANK OF HICKORY GROVE, HICKORY GROVE.**

No. 191. Incorporated September 5, 1908.

S. M. McNEEL, President.

W. S. WILKERSON, Vice-President.  
N. M. McDILL, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$25,366 21	Capital stock paid in.. . . .	\$10,000 00
Demand loans.. . . .	250 00	Undivided profits, less current ex-	
Overdrafts.. . . .	451 68	penses and taxes paid.. . . .	1,363 28
Furniture and fixtures.. . . .	1,157 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	14,692 41
panies.. . . .	4,312 59	Savings deposits.. . . .	896 61
Currency.. . . .	750 00	Time certificates of deposit.. . . .	5,608 23
Gold.. . . .	100 00	Cashier's checks.. . . .	76 48
Silver and other coin.. . . .	249 42		
Total.. . . .	\$32,636 90	Total.. . . .	\$32,636 90

**THE BANK OF HODGES, HODGES.**

No. 130. Incorporated January 2, 1904.

B. F. MAULDIN, President.

E. S. TINSLEY, Vice-President.  
B. S. HODGES, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$29,490 75	Capital stock paid in.. . . .	\$10,000 00
Demand loans.. . . .	451 00	Undivided profits, less current ex-	
Overdrafts.. . . .	948 50	penses and taxes paid.. . . .	4,812 21
Banking house.. . . .	1,500 00	Due to banks and trust com-	
Furniture and fixtures.. . . .	1,015 29	panies.. . . .	208 48
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	2,350 75	check.. . . .	17,682 22
Currency.. . . .	1,351 00	Demand certificates of deposit.. . . .	1,829 44
Silver and other coin.. . . .	117 14	Time certificates of deposit.. . . .	5,676 49
Checks and cash items.. . . .	2,044 41		
Total.. . . .	\$39,208 84	Total.. . . .	\$39,208 84

**THE BANK OF HOLLY HILL, HOLLY HILL.**

No. 153. Incorporated July 7, 1906.

W. L. DeHAY, President.

J. FRANCIS FOLK, Cashier.  
J. L. B. GILMORE, Vice-President.  
R. G. CARSON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$52,485 03	Capital stock paid in.. . . .	\$15,000 00
Overdrafts.. . . .	2,890 76	Surplus fund.. . . .	2,500 00
Banking house.. . . .	3,397 77	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,630 58	penses and taxes paid.. . . .	2,773 20
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	10,109 81	check.. . . .	28,578 65
Currency.. . . .	271 00	Savings deposits.. . . .	18,171 18
Gold.. . . .	880 00	Time certificates of deposit.. . . .	4,250 00
Silver and other coin.. . . .	870 00	Cashier's checks.. . . .	782 97
Checks and cash items.. . . .	1 00		
Total.. . . .	\$72,025 95	Total.. . . .	\$72,025 95

**THE BANK OF HONEA PATH, HONEA PATH.**

No. 124. Incorporated October 15, 1908.

R. M. SHIRLEY, President.

JAS. D. HAMMETT, Vice-President.

T. R. FINLEY, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$68,057 64	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	550 52	Undivided profits, less current ex-	
Banking house.. . . .	1,428 00	penses and taxes paid.. . . .	12,743 64
Furniture and fixtures.. . . .	1,415 73	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	767 01
panies.. . . .	17,798 00	Dividends unpaid.. . . .	12 00
Currency.. . . .	1,669 00	Individual deposits subject to	
Gold.. . . .	10 00	check.. . . .	37,841 23
Silver and other coin.. . . .	90 42	Demand certificates of deposit..	11,705 37
Checks and cash items.. . . .	3,049 84		
Total .. . . .	\$89,009 15	Total.. . . .	\$89,009 15

**THE CITIZENS BANK, HONEA PATH.**

No. 77. Incorporated October 1, 1900.

L. A. BROOK, President.

J. W. BROOK, Vice-President.

P. W. SULLIVAN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$182,520 83	Capital stock paid in.. . . .	\$72,600 00
Overdrafts.. . . .	11,047 57	Undivided profits, less current ex-	
Banking house.. . . .	1,500 00	penses and taxes paid.. . . .	15,084 69
Furniture and fixtures.. . . .	1,000 00	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	782 82
panies.. . . .	8,917 24	Individual deposits subject to	
Currency.. . . .	2,187 00	check.. . . .	49,236 74
Gold.. . . .	480 00	Demand certificates of deposit..	10,578 37
Silver and other coin.. . . .	893 96	Bills payable, including certifi-	
Checks and cash items.. . . .	286 02	cates for money borrowed.. . .	10,000 00
Total.. . . .	\$158,332 62	Total.. . . .	\$158,332 62

**THE MONROE BANKING & MERCANTILE COMPANY, HONEA PATH.**

No. 192. Incorporated October 4, 1906.

J. F. MONROE, President.

R. A. MONROE, Vice-President.

ALBERT S. FANT, Cashier.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$15,833 47	Capital stock paid in.. . . .	\$6,500 00
Overdrafts.. . . .	395 43	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.. . . .	2,587 84
panies.. . . .	319 31	Individual deposits subject to	
Currency.. . . .	610 00	check .. . . .	5,623 15
Silver and other coin.. . . .	57 78	Bills payable, including certifi-	
		cates for money borrowed.. . .	2,500 00
Total.. . . .	\$17,215 99	Total.. . . .	\$17,215 99

**THE BANK OF INMAN, INMAN.**

No. 182. Incorporated April 17, 1906.

A. B. CALVERT, President.

J. A. CHAPMAN, Vice-President.

H. E. CHAPMAN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$22,765 49	Capital stock paid in.. . . .	\$10,000 00
Overdrafts.. . . .	384 04	Undivided profits, less current ex-	
Banking house.. . . .	2,255 33	penses and taxes paid.. . . .	682 12
Furniture and fixtures.. . . .	775 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	18,558 45
panies.. . . .	3,568 36	Time certificates of deposit.. . . .	4,705 06
Currency.. . . .	4,694 00	Cashier's checks.. . . .	764 99
Gold.. . . .	35 00		
Silver and other coin.. . . .	228 40		
Total.. . . .	\$84,706 62	Total.. . . .	\$84,706 62

**THE BANK OF IVA, IVA.**

No. 152. Incorporated June 10, 1905.

THOS. C. JACKSON, President.

J. E. WATSON, Vice-President.

J. F. McDONALD, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$27,153 59	Capital stock paid in.. . . .	\$15,000 00
Demand loans.. . . .	11,700 00	Surplus fund.. . . .	2,500 00
Overdrafts.. . . .	8,618 87	Undivided profits, less current ex-	
Banking house.. . . .	2,004 84	penses and taxes paid.. . . .	2,286 14
Furniture and fixtures.. . . .	1,628 11	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	25,268 00
panies.. . . .	7,694 38	Demand certificates of deposit.. . . .	4,282 40
Currency.. . . .	1,359 00	Time certificates of deposit.. . . .	3,550 78
Gold.. . . .	140 00	Cashier's checks.. . . .	1,085 49
Silver and other coin.. . . .	100 88	Bills payable, including certifi-	
Checks and cash items.. . . .	575 37	cates for money borrowed.. . . .	7,000 00
Total.. . . .	\$60,972 79	Total.. . . .	\$60,972 79

**THE JEFFERSON BANK, JEFFERSON.**

No. 138. Incorporated September 1, 1904.

W. S. BLAKENEY, President.

J. L. LOWRY, Vice-President.

C. F. BLAKENEY, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$48,368 30	Capital stock paid in.. . . .	\$15,000 00
Demand loans.. . . .	7,929 01	Undivided profits, less current ex-	
Overdrafts.. . . .	3,809 92	penses and taxes paid.. . . .	2,059 81
Furniture and fixtures.. . . .	1,217 65	Dividends unpaid.. . . .	37 50
Due from banks and trust com-		individual deposits subject to	
panies.. . . .	18,900 09	check.. . . .	38,145 79
Currency.. . . .	955 00	Time certificates of deposit.. . . .	11,642 80
Gold.. . . .	665 00	Cashier's checks.. . . .	63 40
Silver and other coin.. . . .	104 83	Bills payable, including certifi-	
		cates for money borrowed.. . . .	15,000 00
Total.. . . .	\$81,949 30	Total.. . . .	\$81,949 30



**THE BANK OF JOHNSTON, JOHNSTON.**

No. 25. Incorporated October 11, 1888.

J. D. EIDSON, President.  
G. M. SMITH, Vice-President.S. J. WATSON, Cashier.  
H. G. EIDSON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$198,846 14	Capital stock paid in.. . . .	\$75,000 00
Overdrafts.. . . .	1,814 80	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	4,607 01
bank.. . . .	500 00	Individual deposits subject to	
Banking house.. . . .	5,096 91	check.. . . .	80,310 32
Furniture and fixtures.. . . .	4,062 54	Savings deposits.. . . .	437 35
Other real estate.. . . .	7,387 80	Time certificates of deposit.. . .	95,581 90
Due from banks and trust com-		Cashier's checks.. . . .	1,816 06
panies.. . . .	25,108 40	Bills payable, including certifi-	
Currency.. . . .	9,445 00	cates for money borrowed.. . .	25,000 00
Gold.. . . .	2,245 00		
Silver and other coin.. . . .	1,662 18		
Checks and cash items.. . . .	28,129 39		
Total.. . . .	\$282,252 64	Total.. . . .	\$282,252 64

**THE BANK OF JONESVILLE, JONESVILLE.**

No. 89. Incorporated November 1, 1901.

EMSLIE NICHOLSON, President.

P. J. FREE, Assistant Cashier.

G. C. PERRIN, Jr., Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$59,957 34	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	273 11	Undivided profits, less current ex-	
Banking house.. . . .	1,425 00	penses and taxes paid.. . . .	6,047 25
Furniture and fixtures.. . . .	700 00	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	613 36
panies.. . . .	4,400 24	Individual deposits subject to	
Currency.. . . .	2,765 00	check.. . . .	25,569 61
Gold.. . . .	905 00	Time certificates of deposit.. . .	8,789 92
Silver and other coin.. . . .	822 95	Cashier's checks.. . . .	458 50
Checks and cash items.. . . .	210 00	Bills payable, including certifi-	
		cates for money borrowed.. . .	5,000 00
Total.. . . .	\$71,458 64	Total.. . . .	\$71,458 64

**THE EVERYBODY'S BANK, JONESVILLE.**

No. 201. Incorporated January 3, 1907.

T. M. LITTLEJOHN, President.  
J. F. ALMAN, Vice-President.J. M. GAULT, Cashier.  
C. A. LITTLEJOHN, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$32,290 00	Capital stock paid in.. . . .	\$20,000 00
Overdrafts.. . . .	9 71	Undivided profits, less current ex-	
Banking house.. . . .	1,985 23	penses and taxes paid.. . . .	1,044 14
Furniture and fixtures.. . . .	664 34	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	1,302 36
panies.. . . .	2,365 81	Individual deposits subject to	
Currency.. . . .	3,200 00	check.. . . .	13,978 07
Gold.. . . .	205 00	Time certificates of deposit.. . .	7,223 07
Silver and other coin.. . . .	704 94	Cashier's checks.. . . .	65 16
Checks and cash items.. . . .	2,187 77		
Total.. . . .	\$43,612 80	Total.. . . .	\$43,612 80

**BANK OF KERSHAW, KERSHAW.**

No. 183. Incorporated March 11, 1904.

JOHN T. STEVENS, President.

LEROY SPRINGS, Vice-President.

T. B. CLYBURN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$128,213 69	Capital stock paid in.. . . .	\$80,000 00
Bonds and stocks owned by the bank.. . . .	8,000 00	Undivided profits, less current expenses and taxes paid.. . . .	14,175 16
Banking house.. . . .	8,572 43	Due to banks and trust companies.. . . .	648 14
Furniture and fixtures.. . . .	2,610 96	Dividends unpaid.. . . .	4 00
Other real estate.. . . .	1,000 00	Individual deposits subject to check.. . . .	80,965 52
Due from banks and trust companies.. . . .	30,079 90	Time certificates of deposit.. . . .	41,710 64
Currency.. . . .	8,178 00	Cashier's checks.. . . .	596 41
Gold.. . . .	80 00		
Silver and other coin.. . . .	1,355 88		
Checks and cash items.. . . .	4 01		
Total.. . . .	\$188,069 87	Total.. . . .	\$188,069 87

**THE BANK OF KINGSTREE, KINGSTREE.**

No. 82. Incorporated June 12, 1901.

D. C. SCOTT, President.

F. W. FAIREY, Cashier.

JOHN A. KELLEY, Vice-President.

N. D. LESESNE, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$145,460 88	Capital stock paid in.. . . .	\$30,000 00
Overdrafts.. . . .	3,806 52	Surplus fund.. . . .	10,000 00
Banking house.. . . .	2,155 71	Undivided profits, less current expenses and taxes paid.. . . .	3,847 16
Furniture and fixtures.. . . .	1,861 28	Individual deposits subject to check.. . . .	66,880 20
Due from banks and trust companies.. . . .	22,082 07	Savings deposits.. . . .	64,916 20
Currency.. . . .	4,178 00	Cashier's checks.. . . .	21 00
Gold.. . . .	170 00	Bills payable, including certificates for money borrowed.. . . .	8,000 00
Silver and other coin.. . . .	652 98		
Checks and cash items.. . . .	3,247 12		
Total.. . . .	\$188,114 56	Total.. . . .	\$188,114 56

**THE BANK OF WILLIAMSBURG, KINGSTREE.**

No. 172. Incorporated January 2, 1906.

C. W. STOLL, President.

E. C. EPPS, Cashier.

F. RHEM, Vice-President.

E. L. MONTGOMERY, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$77,763 95	Capital stock paid in.. . . .	\$40,000 00
Demand loans.. . . .	4,805 88	Surplus fund.. . . .	3,000 00
Overdrafts.. . . .	1,738 92	Undivided profits, less current expenses and taxes paid.. . . .	2,272 73
Banking house.. . . .	8,984 86	Due to banks and trust companies.. . . .	535 18
Furniture and fixtures.. . . .	3,394 81	Individual deposits subject to check.. . . .	77,577 49
Other real estate.. . . .	1,000 00	Cashier's checks.. . . .	895 10
Due from banks and trust companies.. . . .	18,599 66		
Currency.. . . .	4,185 00		
Gold.. . . .	1,020 00		
Silver and other coin.. . . .	415 20		
Checks and cash items.. . . .	1,872 22		
Total.. . . .	\$123,780 50	Total.. . . .	\$123,780 50

**THE BANK OF LAKE CITY, LAKE CITY.**

No. 112. Incorporated May 21, 1903.

A. H. WILLIAMS, President.

W. J. SINGLETARY, Vice-President.

E. W. YATES, Cashier.

D. E. MOTLEY, Assistant Cashier.

Condition November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$45,200 53	Capital stock paid in.. . . .	\$20,000 00
Furniture and fixtures.. . . .	848 84	Surplus fund.. . . .	6,000 00
Due from banks and trust companies.. . . .	27,721 45	Undivided profits, less current expenses and taxes paid.. . . .	821 08
Currency.. . . .	2,600 00	Individual deposits subject to check.. . . .	33,118 00
Gold.. . . .	40 00	Savings deposits.. . . .	17,987 19
Silver and other coin.. . . .	1,515 49		
Total.. . . .	\$77,926 31	Total.. . . .	\$77,926 31

**THE FARMERS & MERCHANTS BANK, LAKE CITY.**

No. 146. Incorporated January 28, 1905.

J. S. McCLAM, President.

S. B. POSTON, Vice-President.

GEO. L. DICKSON, Cashier.

GEO. C. HASELTON, Assistant Cashier.

Condition November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$62,598 93	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	519 85	Surplus fund.. . . .	10,000 00
Banking house.. . . .	5,747 09	Undivided profits, less current expenses and taxes paid.. . . .	411 32
Furniture and fixtures.. . . .	2,856 74	Due to banks and trust companies.. . . .	2,244 82
Due from banks and trust companies.. . . .	27,281 94	Individual deposits subject to check.. . . .	44,821 49
Currency.. . . .	663 00	Savings deposits.. . . .	18,562 40
Gold.. . . .	398 00	Cashier's checks.. . . .	374 56
Silver and other coin.. . . .	801 90		
Checks and cash items.. . . .	1,062 33		
Total.. . . .	\$101,414 58	Total.. . . .	\$101,414 58

**THE BANK OF LAMAR, LAMAR.**

No. 132. Incorporated February 20, 1904.

JAMES A. COLE, President.

W. W. DAVIS, Cashier.

JOHN McSWEEN, Vice-President.

Condition November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$36,206 10	Capital stock paid in.. . . .	\$10,000 00
Overdrafts.. . . .	1 62	Undivided profits, less current expenses and taxes paid.. . . .	4,886 83
Banking house.. . . .	1,366 59	Individual deposits subject to check.. . . .	40,121 06
Furniture and fixtures.. . . .	515 00	Savings deposits.. . . .	10,043 20
Due from banks and trust companies.. . . .	22,006 00	Cashier's checks.. . . .	965 22
Currency.. . . .	2,160 00		
Gold.. . . .	85 00		
Silver and other coin.. . . .	447 39		
Checks and cash items.. . . .	2,760 61		
Total.. . . .	\$65,515 31	Total.. . . .	\$65,515 31

**THE BANK OF LANCASTER, LANCASTER.**

No. 33. Incorporated August 17, 1889.

LEROY SPRINGS, President.  
W. C. THOMSON, Vice-President.GEO. W. WILLIAMS, Cashier.  
WADDY R. THOMSON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$290,842 74	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	107,897 73	Surplus fund.. . . .	50,000 00
Overdrafts.. . . .	4,948 60	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	32,642 27
bank.. . . .	19,850 00	Due to banks and trust com-	
Banking house.. . . .	5,800 00	panies.. . . .	10,257 39
Furniture and fixtures.. . . .	1,000 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	161,133 16
panies.. . . .	35,310 89	Time certificates of deposit.. . .	137,600 00
Currency.. . . .	10,908 00	Cashier's checks.. . . .	2,042 82
Gold.. . . .	2,185 00	Notes and bills rediscounted.. . .	52,500 00
Silver and other coin.. . . .	672 48		
Checks and cash items.. . . .	8,325 20		
Total.. . . .	\$496,235 64	Total.. . . .	\$496,235 64

**THE FARMERS BANK & TRUST COMPANY, LANCASTER.**

No. 222. Incorporated December 18, 1907.

E. B. LINGLE, President.  
J. F. NISBET, Vice-President.W. M. MOORE, Cashier.  
E. L. COOK, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$24,519 12	Capital stock paid in.. . . .	\$19,900 00
Demand loans.. . . .	6,868 00	Undivided profits, less current ex-	
Overdrafts.. . . .	631 90	penses and taxes paid.. . . .	783 53
Bonds and stocks owned by the		Individual deposits subject to	
bank.. . . .	10,125 00	check.. . . .	21,266 12
Furniture and fixtures.. . . .	2,500 00	Time certificates of deposit.. . .	7,866 09
Due from banks and trust com-		Cashier's checks.. . . .	47 00
panies.. . . .	4,302 67	Bills payable, including certifi-	
Currency.. . . .	9,200 00	cates for money borrowed.. . .	10,000 00
Gold.. . . .	245 00		
Silver and other coin.. . . .	926 05		
Checks and cash items.. . . .	485 00		
Total.. . . .	\$59,802 74	Total.. . . .	\$59,802 74

**THE BANK OF LANDRUM, LANDRUM.**

No. 240. Incorporated October 17, 1908.

H. B. CARLISLE, President.

P. V. CUNNINGHAM, Cashier.

JOSEPH LEE, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$8,294 29	Capital stock paid in.. . . .	\$3,796 39
Banking house account.. . . .	819 12	Undivided profits, less current ex-	
Due from banks and trust com-		penses.. . . .	151 49
panies.. . . .	5,959 42	Individual deposits subject to	
Currency.. . . .	3,908 00	check.. . . .	14,723 97
Gold.. . . .	10 00	Time certificates of deposit.. . .	270 00
Silver and other coin.. . . .	51 02		
Total.. . . .	\$18,941 85	Total.. . . .	\$18,941 85

**THE BANK OF LATTA, LATTA.**

No. 120. Incorporated September 22, 1908.

J. S. BETHEA, President.

A. S. MANNING, Cashier.

S. R. EADY, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$63,898 60	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	1,839 96	Surplus fund.. . . .	5,889 28
Banking house.. . . .	5,680 00	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,880 00	penses and taxes paid.. . . .	2,069 15
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	30,550 11	panies.. . . .	125 50
Currency.. . . .	2,771 00	Individual deposits subject to	
Gold.. . . .	145 00	check.. . . .	68,890 26
Silver and other coin.. . . .	1,044 87	Time certificates of deposit.. . . .	6,046 47
Checks and cash items.. . . .	2,096 87	Cashier's checks.. . . .	1,286 75
Total.. . . .	\$109,906 41	Total.. . . .	\$109,906 41

**THE BANK OF LAURENS, LAURENS.**

No. 55. Incorporated October 29, 1895.

O. B. SIMMONS, President.

H. K. AIKEN, Vice-President and Cashier.

J. J. ADAMS, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$164,490 10	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	7,281 10	Undivided profits, less current ex-	
Overdrafts.. . . .	3,164 29	penses paid.. . . .	37,336 36
Banking house.. . . .	2,800 00	Due to banks and trust com-	
Furniture and fixtures.. . . .	1,714 00	panies.. . . .	4,412 79
Other real estate.. . . .	500 00	Dividends unpaid.. . . .	52 00
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	22,971 22	check.. . . .	91,571 17
Currency.. . . .	13,938 00	Savings deposits.. . . .	46,641 59
Gold.. . . .	4,700 00	Time certificates of deposit.. . . .	18,964 68
Silver and other coin.. . . .	880 30	Cashier's checks.. . . .	288 97
Checks and cash items.. . . .	26,728 55		
Total.. . . .	\$249,167 56	Total.. . . .	\$249,167 56

**THE ENTERPRISE BANK, LAURENS.**

No. 73. Incorporated April 7, 1900.

N. B. DIAL, President.

L. G. BALLE, Jr., Assistant Cashier.

C. H. ROPER, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$209,139 21	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	3,827 06	Undivided profits, less current ex-	
Overdrafts.. . . .	13,047 58	penses and taxes paid.. . . .	23,655 84
Banking house.. . . .	21,124 46	Due to banks and trust com-	
Furniture and fixtures.. . . .	5,178 04	panies.. . . .	2,733 43
Due from banks and trust com-		Dividends unpaid.. . . .	133 00
panies.. . . .	12,492 65	Individual deposits subject to	
Currency.. . . .	6,608 00	check.. . . .	75,102 35
Gold.. . . .	85 00	Savings deposits.. . . .	18,285 87
Silver and other coin.. . . .	1,394 16	Time certificates of deposit.. . . .	35,180 42
Checks and cash items.. . . .	2,244 92	Certified checks.. . . .	5 00
		Cashier's checks.. . . .	80 17
		Notes and bills rediscounted.. . . .	5,000 00
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	20,000 00
Total.. . . .	\$275,136 08	Total.. . . .	\$275,136 08

**THE PALMETTO BANK, LAURENS.**

No. 190. Incorporated August 25, 1906.

J. J. PLUSS, President.

JOHN W. FERGUSON, Vice-President.

S. J. CRAIG, Cashier.

Condition November 27, 1906.

Resources.		Liabilities.	
Loans and discounts.....	\$115,590 64	Capital stock paid in.....	\$50,000 00
Overdrafts.....	16,035 28	Undivided profits, less current ex-	
Banking house.....	3,100 00	penses and taxes paid.....	12,081 90
Furniture and fixtures.....	1,621 67	Due to banks and trust com-	
Due from banks and trust com-		panies.....	3,060 06
panies.....	17,084 05	Individual deposits subject to	
Currency.....	4,218 00	check.....	71,872 10
Gold.....	85 00	Time certificates of deposit.....	7,281 08
Silver and other coin.....	670 19	Cashier's checks.....	482 19
Checks and cash items.....	661 78	Bills payable, including certifi-	
		cates for money borrowed.....	15,000 00
Total.....	\$159,127 26	Total.....	\$159,127 26

**THE PEOPLES LOAN & EXCHANGE BANK, LAURENS.**

No. 19. Incorporated August 29, 1887.

W. A. WATTS, President.

C. W. TUNE, Cashier.

Condition November 27, 1906.

Resources.		Liabilities.	
Loans and discounts.....	\$338,109 67	Capital stock paid in.....	\$100,000 00
Overdrafts.....	37,672 80	Surplus fund.....	20,000 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank.....	27,000 00	penses and taxes paid.....	79,081 60
Banking house.....	10,000 00	Due to banks and trust com-	
Furniture and fixtures.....	2,172 12	panies.....	7,275 34
Due from banks and trust com-		Dividends unpaid.....	64 00
panies.....	19,665 44	Individual deposits subject to	
Currency.....	5,545 00	check.....	147,951 99
Gold.....	5,285 00	Time certificates of deposit.....	89,499 42
Silver and other coin.....	3,167 79	Cashier's checks.....	441 77
Checks and cash items.....	2,646 30	Reserve.....	7,000 00
Total.....	\$451,264 12	Total.....	\$451,264 12

**THE PEOPLES BANK, LEESVILLE.**

No. 217. Incorporated October 30, 1907.

E. J. ETHEREDGE, President.

F. B. GUNTER, Vice-President.

W. AUG. SHEALY, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$34,208 43	Capital stock paid in.....	\$15,000 00
Overdrafts.....	143 22	Undivided profits, less current ex-	
Banking house.....	2,800 00	penses and taxes paid.....	1,087 88
Furniture and fixtures.....	2,980 10	Individual deposits subject to	
Due from banks and trust com-		check.....	27,553 43
panies.....	5,499 72	Savings deposits.....	4,855 10
Currency.....	1,637 00		
Gold.....	180 00		
Silver and other coin.....	492 22		
Checks and cash items.....	555 72		
Total.....	\$48,496 41	Total.....	\$48,496 41

**THE HOME BANK, LEXINGTON.**

No. 101. Incorporated January 6, 1908.

SAMUEL B. GEORGE, President.  
J. E. KAUFMAN, Vice-President.ALFRED J. FOX, Cashier.  
K. F. OSWALD, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$57,122 48	Capital stock paid in.....	\$25,000 00
Overdrafts.....	250 62	Undivided profits, less current ex-	
Banking house.....	3,500 00	penses and taxes paid.....	1,113 85
Furniture and fixtures.....	2,039 23	Individual deposits subject to	
Due from banks and trust com-		check.....	11,171 67
panies.....	9,957 66	Savings deposits.....	34,553 34
Currency.....	950 00	Cashier's checks.....	453 86
Gold.....	227 50	Bills payable, including certifi-	
Silver and other coin.....	374 31	cates for money borrowed..	2,500 00
Checks and cash items.....	370 92		
Total.....	\$74,792 72	Total.....	\$74,792 72

**THE LEXINGTON SAVINGS BANK, LEXINGTON.**

No. 49. Private Bank., Commenced Business May 2, 1892.

W. P. Roof, owner.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$171,610 64	Capital stock paid in.....	\$10,000 00
Demand loans.....	36,092 33	Surplus fund.....	10,000 00
Overdrafts.....	7,243 58	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.....	9,446 93
bank.....	6,700 00	Individual deposits subject to	
Furniture and fixtures.....	2,790 73	check.....	43,273 99
Due from banks and trust com-		Savings deposits.....	153,726 32
panies.....	7,385 66	Cashier's checks.....	6,317 00
Currency.....	2,521 00	Bills payable, including certifi-	
Gold.....	377 50	cates for money borrowed..	3,000 00
Silver and other coin.....	349 43		
Checks and cash items.....	5,693 32		
Total.....	\$240,764 24	Total.....	\$240,764 24

**THE LIBERTY BANK, LIBERTY.**

No. 87. Incorporated September 3, 1901.

J. CARTER, President.

W. T. O'DELL, Vice-President.

H. C. SHIRLEY, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$59,846 88	Capital stock paid in.....	\$25,000 00
Demand loans.....	5,137 50	Undivided profits, less current ex-	
Overdrafts.....	699 75	penses and taxes paid.....	5,950 83
Banking house.....	1,543 82	Individual deposits subject to	
Furniture and fixtures.....	1,686 40	check.....	33,522 90
Due from banks and trust com-		Time certificates of deposit..	12,631 69
panies.....	16,994 35	Cashier's checks.....	740 64
Currency.....	1,250 00	Bills payable, including certifi-	
Gold.....	250 00	cates for money borrowed..	10,000 00
Silver and other coin.....	442 36		
Checks and cash items.....	15 00		
Total.....	\$87,846 06	Total.....	\$87,846 06

**THE FARMERS & MERCHANTS BANK, LITTLE MOUNTAIN.**

No. 212. Incorporated August 14, 1907.

JOHN M. SEASE, President.

W. A. COUNTS, Cashier.

J. H. WISE, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$16,921 82	Capital stock paid in.. . . .	\$10,000 00
Overdrafts.. . . .	1,252 91	Undivided profits, less current ex-	
Banking house.. . . .	1,495 43	penses and taxes paid.. . . .	867 10
Furniture and fixtures.. . . .	1,892 25	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	18,656 86
panies.. . . .	2,923 78	Time certificates of deposit.. . . .	801 00
Currency.. . . .	541 00	Cashier's checks.. . . .	86 16
Gold.. . . .	65 00		
Silver and other coin.. . . .	318 43		
Total.. . . .	\$24,910 62	Total.. . . .	\$24,910 62

**THE BANK OF LORIS, LORIS.**

No. 209. Incorporated June 24, 1907.

THOS. E. COOPER, President.

E. L. SANDERSON, Cashier.

J. C. BRYANT, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$23,693 74	Capital stock paid in.. . . .	\$10,000 00
Overdrafts.. . . .	364 63	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	1,288 90
bank.. . . .	2,770 00	Due to banks and trust com-	
Banking house.. . . .	2,000 00	panies.. . . .	258 30
Furniture and fixtures.. . . .	1,142 53	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	11,097 28
panies.. . . .	598 24	Time certificates of deposit.. . . .	8,118 87
Currency.. . . .	445 00	Cashier's checks.. . . .	2 75
Silver and other coin.. . . .	722 86	Notes and bills rediscounted.. . . .	1,000 00
Checks and cash items.. . . .	8 60		
Total.. . . .	\$31,745 60	Total.. . . .	\$31,745 60

**THE LOWNESVILLE BANKING COMPANY, LOWNESVILLE.**

No. 148. Incorporated March 16, 1905.

B. F. MAULDIN, President.

R. H. MOSELEY, Cashier.

THOS. D. COOLEY, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$46,251 87	Capital stock paid in.. . . .	\$12,500 00
Demand loans.. . . .	1,000 00	Undivided profits, less current ex-	
Overdrafts.. . . .	2,991 29	penses and taxes paid.. . . .	4,132 19
Banking house.. . . .	1,850 00	Individual deposits subject to	
Furniture and fixtures.. . . .	1,400 00	check.. . . .	30,824 75
Due from banks and trust com-		Demand certificates of deposit.. . . .	489 41
panies.. . . .	21,050 05	Time certificates of deposit.. . . .	17,252 78
Currency.. . . .	453 00	Cashier's checks.. . . .	25 00
Gold.. . . .	318 50	Notes and bills rediscounted.. . . .	5,000 00
Silver and other coin.. . . .	263 19	bills payable, including certifi-	
Checks and cash items.. . . .	146 73	cates for money borrowed.. . . .	5,000 00
Total.. . . .	\$75,224 13	Total.. . . .	\$75,224 13



**THE BANK OF LYNCHBURG, LYNCHBURG.**

No. 218. Incorporated August 21, 1907.

C. A. SMITH, President.

J. W. TARRANT, Vice-President.

C. E. TIMMONS, Cashier.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$28,020 06	Capital stock paid in.. . . .	\$19,250 00
Overdrafts.. . . .	1,220 27	Undivided profits, less current ex-	
Banking house.. . . .	1,886 87	penses and taxes paid.. . . .	1,597 64
Furniture and fixtures.. . . .	512 50	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	892 75
panies.. . . .	6,448 10	Individual deposits subject to	
Currency.. . . .	5,450 00	check.. . . .	21,138 84
Gold.. . . .	425 00	Savings deposits.. . . .	1,817 81
Silver and other coin.. . . .	750 09	Cashier's checks.. . . .	22 85
Total.. . . .	\$44,719 89	Total.. . . .	\$44,719 89

**THE BANK OF CLARENDON, MANNING.**

No. 116. Incorporated July 23, 1908.

J. A. WEINBERG, President.

J. T. STUKES, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$86,888 74	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	6,959 94	Undivided profits, less current ex-	
Overdrafts.. . . .	130 08	penses and taxes paid.. . . .	10,705 75
Furniture and fixtures.. . . .	1,438 53	Due to banks and trust com-	
Other real estate.. . . .	2,714 31	panies.. . . .	424 07
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	21,168 25	check.. . . .	81,879 45
Currency.. . . .	5,633 00	Savings deposits.. . . .	7,964 82
Gold.. . . .	325 00		
Silver and other coin.. . . .	262 66		
Checks and cash items.. . . .	943 58		
Total.. . . .	\$125,964 09	Total.. . . .	\$125,964 09

**THE BANK OF MANNING, MANNING.**

No. 35. Incorporated October 11, 1889.

A. LEVI, President.

JOSEPH SPROTT, Cashier.

W. E. BROWN, Vice-President.

F. O. RICHARDSON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$181,975 18	Capital stock paid in.. . . .	\$40,000 00
Demand loans.. . . .	31,148 18	Surplus fund.. . . .	40,000 00
Banking house.. . . .	4,716 95	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	2,396 00	penses and taxes paid.. . . .	22,783 38
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	55,273 22	check.. . . .	158,894 99
Currency.. . . .	2,435 00	Notes and bills rediscounted.. . . .	12,154 15
Gold.. . . .	200 00	Bills payable, including certifi-	
Silver and other coin.. . . .	1,003 60	cates for money borrowed.. . . .	8,146 75
Checks and cash items.. . . .	2,831 16		
Total.. . . .	\$281,979 27	Total.. . . .	\$281,979 27

**THE BANK OF MARION, MARION.**

No. 98. Incorporated December 29, 1902.

HENRY MULLINS, President.

H. A. LEWIS, Assistant Cashier.

P. Y. BETHEA, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$189,959 41	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	3,924 05	Undivided profits, less current ex-	
Overdrafts.. . . .	1,084 52	penses and taxes paid.. . . .	8,778 96
Bonds and stocks owned by the		Due to banks and trust com-	
bank.. . . .	18,166 58	panies.. . . .	6,935 09
Other real estate.. . . .	446 49	Dividends unpaid.. . . .	146 00
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	2,956 00	check.. . . .	94,633 11
Currency.. . . .	526 00	Time certificates of deposit.. . . .	35,948 80
Gold.. . . .	587 50	Cashier's checks.. . . .	382 45
Silver and other coin.. . . .	1,642 65	Notes and bills rediscounted.. . . .	13,951 28
Checks and cash items.. . . .	1,480 49	Bills payable, including certifi-	
		cates for money borrowed.. . . .	10,000 00
Total.. . . .	\$220,778 69	Total.. . . .	\$220,778 69

**THE FARMERS & MERCHANTS BANK, MARION.**

No. 104. Incorporated January 14, 1903.

W. J. MONTGOMERY, President.

W. M. MONROE, Vice-President.

W. H. CROSS, Cashier.

P. C. EVANS, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$424,651 52	Capital stock paid in.. . . .	\$100,000 00
Overdrafts.. . . .	3,860 34	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	56,883 27
bank.. . . .	7,800 00	Dividends unpaid.. . . .	140 00
Banking house.. . . .	7,000 00	Individual deposits subject to	
Other real estate.. . . .	2,092 50	check.. . . .	242,874 68
Due from banks and trust com-		Savings deposits.. . . .	100,209 43
panies.. . . .	56,834 28	Cashier's checks.. . . .	10,321 70
Currency.. . . .	7,085 00	Reserve for taxes and dividend..	7,000 00
Gold.. . . .	2,580 00		
Silver and other coin.. . . .	2,495 26		
Checks and cash items.. . . .	2,530 18		
Total.. . . .	\$516,929 08	Total.. . . .	\$516,929 08

**THE BANK OF MAYESVILLE, MAYESVILLE.**

No. 94. Incorporated September 27, 1902.

S. M. McCALL, President.

R. J. MAYES, Jr., Vice-President.

ROBERT CHAFFIN, Cashier.

C. E. MAYES, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$22,251 81	Capital stock paid in.. . . .	\$14,725 00
Overdrafts.. . . .	9,676 15	Surplus fund.. . . .	666 90
Banking house.. . . .	1,645 00	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	924 65	penses and taxes paid.. . . .	1,307 69
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	11,105 83	panies.. . . .	4,322 99
Currency.. . . .	797 00	Individual deposits subject to	
Gold.. . . .	570 00	check.. . . .	25,699 80
Silver and other coin.. . . .	553 79	Cashier's checks.. . . .	445 31
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	366 54
Total.. . . .	\$47,524 23	Total.. . . .	\$47,524 23

**THE BANK OF BERKELEY COUNTY, MONCK'S CORNER.**

No. 233. Incorporated August 17, 1908.

OCTAVIUS COHEN, President.

H. W. SILOOX, Secretary.

A. H. SILOOX, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Banking house..	\$900 00	Capital stock paid in..	\$1,500 00
Furniture and fixtures..	313 22	Individual deposits subject to check..	1,649 36
Due from banks and trust companies..	1,589 63	Bills payable, including certificates for money borrowed..	1,000 00
Currency..	343 00		
Silver and other coin..	107 29		
Other resources..	764 80		
Expense..	181 92		
Total..	\$4,149 36	Total..	\$4,149 36

**THE BANK OF MT. CARMEL, MT. CARMEL.**

No. 180. Incorporated March 21, 1906.

B. F. MAULDIN, President.

J. W. BOYD, Cashier.

J. W. MORRAH, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts..	\$14,799 05	Capital stock paid in..	\$10,000 00
Overdrafts..	3,629 27	Undivided profits, less current expenses and taxes paid..	945 33
Furniture and fixtures..	1,572 50	Individual deposits subject to check..	10,729 16
Due from banks and trust companies..	8,985 89	Time certificates of deposit..	2,276 10
Currency..	300 00	Cashier's checks..	363 79
Gold..	5 00	Bills payable, including certificates for money borrowed..	5,000 00
Silver and other coin..	72 67		
Total..	\$29,314 38	Total..	\$29,314 38

**THE BANK OF MULLINS, MULLINS.**

No. 65. Incorporated July 28, 1899.

HENRY MULLINS, President.

W. H. DANIEL, Vice-President.

W. McG. BUCK, Cashier.

F. C. ROGERS, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts..	\$97,385 52	Capital stock paid in..	\$26,500 00
Demand loans..	398 00	Surplus fund..	8,750 00
Overdrafts..	14,298 68	Undivided profits, less current expenses and taxes paid..	18,845 21
Banking house..	4,000 00	Due to banks and trust companies..	1,267 48
Due from banks and trust companies..	83,619 45	Individual deposits subject to check..	82,076 46
Currency..	8,449 00	Savings deposits..	773 37
Gold..	280 00	Time certificates of deposit..	24,741 31
Silver and other coin..	619 98	Certified checks..	145 00
Checks and cash items..	5 70	Cashier's checks..	902 50
Total..	\$159,001 33	Total..	\$159,001 33

**THE MERCHANTS AND PLANTERS BANK, MULLINS.**

No. 142. Incorporated January 2, 1905.

JOHN P. COOPER, President.

E. C. EDWARDS, Vice-President.

J. R. WILLIAMS, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$75,498 13	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	5,185 10	Surplus fund.. . . .	2,500 00
Overdrafts.. . . .	2,538 97	Undivided profits, less current ex-	
Banking house.. . . .	1,690 00	penses and taxes paid.. . . .	6,164 58
Furniture and fixtures.. . . .	1,928 82	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	1,016 40
panies.. . . .	11,826 09	Individual deposits subject to	
Currency.. . . .	2,871 00	check.. . . .	43,097 66
Gold.. . . .	20 00	Savings deposits.. . . .	8,798 36
Silver and other coin.. . . .	899 68	Cashier's checks.. . . .	540 48
Checks and cash items.. . . .	106 64	Notes and bills rediscounted.. . . .	5,237 00
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	10,500 00
Total .. . . .	\$102,854 43	Total.. . . .	\$102,854 43

**THE BANK OF McCOLL, McCOLL.**

No. 59. Incorporated September 24, 1897.

T. B. GIBSON, President.

A. K. ODOM, Cashier.

J. R. PARKER, Vice-President.

D. EASTERLING, Jr., Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$91,807 27	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	2,550 00	Surplus fund.. . . .	21,986 36
Overdrafts.. . . .	1,315 34	Individual deposits subject to	
Banking house.. . . .	1,200 00	check.. . . .	80,451 42
Furniture and fixtures.. . . .	1,800 00	Cashier's checks.. . . .	772 62
Due from banks and trust com-			
panies.. . . .	26,061 77		
Currency.. . . .	2,842 00		
Gold.. . . .	27 50		
Silver and other coin.. . . .	1,555 62		
Total.. . . .	\$128,159 40	Total.. . . .	\$128,159 40

**THE BANK OF McCORMICK, McCORMICK.**

No. 80. Incorporated February 9, 1901.

B. F. MAULDIN, President.

J. E. BRITT, Cashier.

J. E. BRADLEY, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$186,668 68	Capital stock paid in.. . . .	\$68,000 00
Demand loans.. . . .	14,596 16	Undivided profits, less current ex-	
Overdrafts.. . . .	2,592 81	penses and taxes paid.. . . .	18,173 13
Banking house.. . . .	2,000 00	Due to banks and trust com-	
Furniture and fixtures.. . . .	1,102 10	panies.. . . .	2,514 86
Due from banks and trust com-		Dividends unpaid.. . . .	32 00
panies.. . . .	11,664 50	Individual deposits subject to	
Currency.. . . .	2,346 00	check.. . . .	31,175 31
Silver and other coin.. . . .	561 66	Time certificates of deposit.. . . .	14,588 36
		Cashier's checks.. . . .	3 25
		Notes and bills rediscounted.. . . .	9,600 00
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	27,500 00
Total.. . . .	\$171,531 91	Total.. . . .	\$171,531 91

**THE FARMERS BANK, McCORMICK.**

No. 198. Incorporated December 26, 1906.

J. B. HARMON, President.

R. J. ROBINSON, Vice-President.

F. C. ROBINSON, Cashier.

Condition November 27, 1906.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$37,529 09	Capital stock paid in.. . . .	\$22,550 00
Overdrafts.. . . .	100 88	Undivided profits, less current ex-	
Banking house.. . . .	3,000 00	penses and taxes paid.. . . .	3,147 37
Furniture and fixtures.. . . .	2,323 08	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	18,359 21
panies.. . . .	16,359 63	Time certificates of deposit.. . . .	7,872 09
Currency.. . . .	880 00	Cashier's checks.. . . .	307 89
Silver and other coin.. . . .	48 98	Bills payable, including certifi-	
		cates for money borrowed.. . . .	7,500 00
Total.. . . .	\$60,236 06	Total.. . . .	\$60,236 06

**THE COMMERCIAL BANK, NEWBERRY.**

No. 57. Incorporated March 14, 1896.

JOHN M. KINARD, President.

J. Y. McFALL, Cashier.

O. B. MAYER, Vice-President.

B. H. WRIGHT, Assistant Cashier.

Condition November 27, 1906.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$231,506 04	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	37,245 83	Undivided profits, less current ex-	
Overdrafts.. . . .	12,645 60	penses and taxes paid.. . . .	54,677 58
Furniture and fixtures.. . . .	8,116 93	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	3,436 49
panies.. . . .	77,586 46	Dividends unpaid.. . . .	1,277 00
Currency.. . . .	17,309 00	Individual deposits subject to	
Gold.. . . .	312 50	check.. . . .	166,784 51
Silver and other coin.. . . .	1,412 86	Savings deposits.. . . .	94,215 52
Checks and cash items.. . . .	4,560 83	Cashier's checks.. . . .	255 00
		Notes and bills rediscounted.. . . .	15,000 00
Total.. . . .	\$385,696 06	Total.. . . .	\$385,696 06

**THE EXCHANGE BANK OF NEWBERRY, S. C., NEWBERRY.**

No. 154. Incorporated July 24, 1905.

J. D. DAVENPORT, President.

M. L. SPEARMAN, Cashier.

E. R. HIPPIE, Vice-President.

W. B. WALLACE, Assistant Cashier.

Condition November 27, 1906.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$181,737 78	Capital stock paid in.. . . .	\$50,000 00
Overdrafts.. . . .	6,453 02	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	3,696 62	penses and taxes paid.. . . .	7,912 85
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	7,816 69	panies.. . . .	1,017 18
Currency.. . . .	8,519 00	Individual deposits subject to	
Gold.. . . .	92 00	check.. . . .	90,781 04
Silver and other coin.. . . .	671 63	Cashier's checks.. . . .	551 69
Checks and cash items.. . . .	607 60	Notes and bills rediscounted.. . . .	14,381 58
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	40,000 00
Total.. . . .	\$204,594 34	Total.. . . .	\$204,594 34

**THE NEWBERRY SAVINGS BANK, NEWBERRY.**

No. 46. Incorporated April 10, 1891.

JAMES McINTOSH, President.

GEO. S. MOWER, Vice-President.

J. E. NORWOOD, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$219,440 81	Capital stock paid in.....	\$50,000 00
Overdrafts.....	5,814 57	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.....	28,000 89
bank.....	2,380 00	Due to banks and trust com-	
Furniture and fixtures.....	2,275 00	panies.....	17,524 83
Due from banks and trust com-		Dividends unpaid.....	205 75
panies.....	1,877 81	Individual deposits subject to	
Currency.....	22,088 00	check.....	61,508 84
Gold.....	1,230 11	Savings deposits.....	95,156 98
Silver and other coin.....	8,923 43	Cashier's checks.....	333 83
Checks and cash items.....	13,699 84	Notes and bills rediscounted.....	15,000 00
		Bills payable, including certifi-	
		cates for money borrowed.....	5,000 00
Total.....	\$272,729 57	Total.....	\$272,729 57

**THE BROOKLAND BANK, NEW BROOKLAND.**

No. 220. No Charter. Commissioned November 12, 1907.

L. S. TROTTI, President and Cashier.

J. G. GUIGNARD, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$10,777 53	Capital stock paid in.....	\$6,670 00
Overdrafts (secured).....	336 93	Individual deposits subject to	
Banking house.....	3,700 00	check.....	10,251 68
Furniture and fixtures.....	1,600 00	Savings deposits.....	3,899 98
Due from banks and trust com-		Time certificates of deposit.....	1,900 00
panies.....	3,747 41		
Currency.....	597 00		
Silver and other coin.....	498 96		
Checks and cash items.....	239 98		
Expense.....	928 81		
Total.....	\$22,421 62	Total.....	\$22,421 62

**THE BANK OF NINETY-SIX, NINETY-SIX.**

No. 189. Incorporated August 22, 1906.

W. O. SELF, President.

H. P. GALPHIN, Vice-President.

R. A. WATSON, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$128,262 01	Capital stock paid in.....	\$25,000 00
Demand loans.....	18,836 16	Undivided profits, less current ex-	
Overdrafts.....	11,246 10	penses and taxes paid.....	10,306 95
Bonds and stocks owned by the		Due to banks and trust com-	
bank.....	5,411 00	panies.....	5,966 02
Banking house.....	1,000 00	Individual deposits subject to	
Furniture and fixtures.....	2,596 86	check.....	40,008 80
Due from banks and trust com-		Savings deposits.....	7,851 92
panies.....	5,824 41	Time certificates of deposit.....	17,898 13
Currency.....	314 00	Cashier's checks.....	448 46
Silver and other coin.....	134 81	Notes and bills rediscounted.....	24,908 15
Checks and cash items.....	61 98	Bills payable, including certifi-	
		cates for money borrowed.....	40,500 00
		Reserve for tax.....	873 50
Total.....	\$178,236 28	Total.....	\$178,236 28

**THE CAMBRIDGE BANK, NINETY-SIX.**

No. 78. Incorporated November 21, 1900.

E. M. LIPSCOMB, President.

J. P. PHILLIPS, Vice-President.

JOHN B. SLOAN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$118,228 96	Capital stock paid in.. . . .	\$97,500 00
Demand loans.. . . .	6,688 45	Surplus fund.. . . .	16,555 06
Overdrafts.. . . .	2,759 68	Undivided profits, less current ex-	
Banking house.. . . .	2,500 00	penses and taxes paid.. . . .	1,600 30
Furniture and fixtures.. . . .	2,060 25	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	1,638 22
panies.. . . .	18,554 22	Individual deposits subject to	
Currency.. . . .	1,260 00	check.. . . .	22,000 08
Gold.. . . .	60 06	Savings deposits.. . . .	4,883 71
Silver and other coin.. . . .	224 21	Time certificates of deposit.. . . .	15,808 97
Checks and cash items.. . . .	86 90	Cashier's checks.. . . .	147 89
		Notes and bills rediscounted.. . . .	25,264 00
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	27,000 00
Total.. . . .	\$152,452 67	Total.. . . .	\$152,452 67

**THE BANK OF NORTH, NORTH.**

No. 187. Incorporated August 16, 1904.

J. R. LEYSATH, President.

J. M. DAVIS, Vice-President.

R. H. JONES, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$24,200 11	Capital stock paid in.. . . .	\$7,250 00
Overdrafts.. . . .	835 64	Surplus fund.. . . .	2,000 57
Furniture and fixtures.. . . .	1,858 08	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.. . . .	302 13
panies.. . . .	22,308 88	Individual deposits subject to	
Currency.. . . .	2,535 00	check.. . . .	25,717 64
Silver and other coin.. . . .	355 73	Savings deposits.. . . .	16,922 60
Total.. . . .	\$52,192 94	Total.. . . .	\$52,192 94

**THE BANK OF NORWAY, NORWAY.**

No. 159. Incorporated September 26, 1905.

C. H. ABLE, President.

J. H. BONNETT, Vice-President.

T. Q. COGBURN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$8,278 01	Capital stock paid in.. . . .	\$9,280 00
Overdrafts.. . . .	1,058 06	Undivided profits, less current ex-	
Banking house.. . . .	1,626 80	penses and taxes paid.. . . .	379 79
Furniture and fixtures.. . . .	1,837 18	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	7,974 76
panies.. . . .	4,309 83		
Currency.. . . .	950 00		
Silver and other coin.. . . .	19 17		
Checks and cash items.. . . .	5 50		
Total.. . . .	\$17,584 55	Total.. . . .	\$17,584 55

**THE BANK OF OLANTA, OLANTA.**

No. 175. Incorporated January 5, 1906.

**DUNCAN MCKENZIE, President.****S. R. CHANDLER, Vice-President.****T. J. COTTINGHAM, Cashier.**

Condition November 27, 1908.

<b>Resources.</b>		<b>Liabilities.</b>	
Loans and discounts.. . . .	\$31,561 80	Capital stock paid in.. . . .	\$10,000 00
Demand loans.. . . .	1,500 00	Surplus fund.. . . .	2,000 00
Overdrafts.. . . .	248 94	Undivided profits, less current ex-	
Banking house.. . . .	2,851 84	penses and taxes paid.. . . .	1,200 80
Furniture and fixtures.. . . .	889 70	Individual deposits subject to	
Other real estate.. . . .	1,826 03	check.. . . .	17,428 65
Due from banks and trust com-		Time certificates of deposit.. . .	3,571 58
panies.. . . .	4,449 14	Cashier's checks.. . . .	198 88
Silver and other coin.. . . .	80 84	Bills payable, including certifi-	
		cates for money borrowed.. . .	7,500 00
<b>Total.. . . .</b>	<b>\$41,907 79</b>	<b>Total.. . . .</b>	<b>\$41,907 79</b>

**THE BANK OF OLAR, OLAR.**

No. 167. Incorporated December 18, 1906.

**C. F. RIZER, President.****G. M. NEELEY, Cashier.**

Condition November 27, 1908.

<b>Resources.</b>		<b>Liabilities.</b>	
Loans and discounts.. . . .	\$32,399 96	Capital stock paid in.. . . .	\$20,000 00
Overdrafts.. . . .	10,147 45	Surplus fund.. . . .	3,000 00
Banking house.. . . .	915 50	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,165 54	penses and taxes paid.. . . .	6,189 64
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	11,274 19	check.. . . .	29,844 53
Currency.. . . .	1,000 00		
Silver and other coin.. . . .	510 26		
Checks and cash items.. . . .	1,621 27		
<b>Total.. . . .</b>	<b>\$59,084 17</b>	<b>Total.. . . .</b>	<b>\$59,084 17</b>

**THE BANK OF ORANGEBURG, ORANGEBURG.**

No. 8. Incorporated December 26, 1885.

**JAMES F. IZLAR, President.****W. N. SCOVILL, Vice-President.****R. F. BRYANT, Cashier.**

Condition November 27, 1908.

<b>Resources.</b>		<b>Liabilities.</b>	
Loans and discounts.. . . .	\$490,410 82	Capital stock paid in.. . . .	\$100,000 00
Overdrafts.. . . .	11,516 71	Surplus fund.. . . .	55,000 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank.. . . .	10,000 00	penses and taxes paid.. . . .	16,772 93
Furniture and fixtures.. . . .	2,000 00	Due to banks and trust com-	
Other real estate.. . . .	4,750 00	panies.. . . .	1,314 70
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	25,543 31	check.. . . .	189,929 06
Currency.. . . .	10,002 00	Savings deposits.. . . .	243,454 31
Silver and other coin.. . . .	1,629 67	Time certificates of deposit.. . .	1,000 00
Checks and cash items.. . . .	2,515 60	Certified checks.. . . .	130 00
		Cashier's checks.. . . .	765 61
<b>Total.. . . .</b>	<b>\$568,867 51</b>	<b>Total.. . . .</b>	<b>\$568,867 51</b>



**THE EDISTO SAVINGS BANK, ORANGEBURG.**

No. 29. Incorporated May 3, 1889.

B. H. MOSS, President.

J. M. OLIVER, Vice-President.

F. S. DIBBLE, Second Vice-President.

W. L. GLOVER, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$292,920 07	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	7,326 82	Surplus fund.. . . .	30,000 00
Overdrafts.. . . .	8,769 84	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	9,360 94
bank.. . . .	88,693 69	Due to banks and trust com-	
Furniture and fixtures.. . . .	4,013 04	panies.. . . .	3,606 72
Other real estate.. . . .	7,068 22	Dividends unpaid.. . . .	8 00
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	13,299 81	check.. . . .	87,470 86
Currency.. . . .	6,983 00	Savings deposits.. . . .	131,942 93
Gold.. . . .	260 00	Bills payable, including certifi-	
Silver and other coin.. . . .	1,569 83	cates for money borrowed.. . . .	15,000 00
Checks and cash items.. . . .	1,985 63		
Total.. . . .	\$377,389 45	Total.. . . .	\$377,389 45

**THE FARMERS AND MERCHANTS BANK, ORANGEBURG.**

No. 99. Incorporated December 30, 1902.

I. S. HARLEY, President.

W. L. MOSELEY, Vice-President.

W. B. THOMPSON, Cashier.

F. P. SCHIFFLEY, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$92,200 65	Capital stock paid in.. . . .	\$30,000 00
Overdrafts.. . . .	2,750 90	Surplus fund.. . . .	4,000 00
Furniture and fixtures.. . . .	2,391 95	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.. . . .	1,216 78
panies.. . . .	4,390 85	Individual deposits subject to	
Currency.. . . .	1,011 00	check.. . . .	34,763 95
Gold.. . . .	97 50	Savings deposits.. . . .	14,900 82
Silver and other coin.. . . .	577 17	Time certificates of deposit.. . . .	2,060 00
Checks and cash items.. . . .	951 53	Bills payable, including certifi-	
		cates for money borrowed.. . . .	17,500 00
Total.. . . .	\$104,431 55	Total.. . . .	\$104,431 55

**THE PEOPLES BANK, ORANGEBURG.**

No. 81. Incorporated March 21, 1901.

D. O. HERBERT, President.

B. F. MUCKENFUSS, Vice-President.

H. C. WANNAMAKER, Cashier.

W. M. RICHARDSON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$143,741 56	Capital stock paid in.. . . .	\$80,000 00
Demand loans.. . . .	14,300 00	Surplus fund.. . . .	20,000 00
Overdrafts.. . . .	19,457 25	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	149 44
bank.. . . .	11,814 25	Due to banks and trust com-	
Furniture and fixtures.. . . .	2,000 00	panies.. . . .	2,380 00
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	15,025 39	check.. . . .	65,255 94
Currency.. . . .	1,256 00	Savings deposits.. . . .	68,530 78
Gold.. . . .	75 00	Time certificates of deposit.. . . .	2,350 00
Silver and other coin.. . . .	155 21	Cashier's checks.. . . .	485 62
Checks and cash items.. . . .	1,827 12	Bills payable, including certifi-	
		cates for money borrowed.. . . .	20,000 00
Total.. . . .	\$209,151 78	Total.. . . .	\$209,151 78

**THE PLANTERS BANK, ORANGEBURG.**

No. 230. Incorporated March 22, 1908.

W. C. WOLFE, President.  
L. M. DUNTON, Vice-President.W. G. SEASE, Cashier.  
H. A. WRIGHT, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$30,985 76	Capital stock paid in.. . . .	\$11,620 00
Overdrafts.. . . .	1,969 23	Individual deposits subject to	
Furniture and fixtures.. . . .	2,969 86	check.. . . .	21,454 20
Due from banks and trust com-		Savings deposits.. . . .	9,613 75
panies.. . . .	8,953 29	Cashier's checks.. . . .	12 76
Currency.. . . .	895 00	Bills payable, including certifi-	
Gold.. . . .	625 00	cates for money borrowed.. . . .	4,630 00
Silver and other coin.. . . .	474 08		
Expenses.. . . .	468 90		
Total.. . . .	\$47,280 71	Total.. . . .	\$47,280 71

**THE ZION SAVINGS BANK, ORANGEBURG.**

No. 219. Incorporated November 9, 1907.

A. D. DANTZLER, President.  
DANIEL MOORE, Vice-President.A. G. TOWNSEND, Cashier.  
J. J. DANTZLER, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$333 00	Capital stock paid in.. . . .	\$2,336 50
Furniture and fixtures.. . . .	1,753 24	Individual deposits subject to	
Currency.. . . .	120 00	check.. . . .	103 49
Gold.. . . .	120 00	Savings deposits.. . . .	451 55
Silver and other coin.. . . .	65		
Expense account.. . . .	589 65		
Total.. . . .	\$2,981 54	Total.. . . .	\$2,981 54

**THE BANK OF PAGELAND, PAGELAND.**

No. 216. Incorporated October 14, 1907.

W. S. BLAKENEY, President.

R. H. BLAKENEY, Vice-President.

L. L. PARKER, Cashier.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$20,895 50	Capital stock paid in.. . . .	\$10,000 00
Overdrafts.. . . .	6,461 13	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,300 80	penses and taxes paid.. . . .	834 00
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	10,546 42	check.. . . .	15,586 55
Currency.. . . .	665 00	Time certificates of deposit.. . . .	9,853 85
Silver and other coin.. . . .	294 10	Cashier's checks.. . . .	888 06
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	3,000 00
Total .. . . .	\$40,162 45	Total.. . . .	\$40,162 45

**THE BANK OF PARKSVILLE, PARKSVILLE.**

No. 229. Incorporated October 1, 1908.

T. G. TALBERT, President.

W. M. ROBERTSON, Vice-President.

W. P. PARKS, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$979 88	Capital stock paid in.. . . .	\$2,218 76
Other real estate.. . . .	200 00	Undivided profits.. . . .	57 75
Due from banks and trust com- panies.. . . .	1,059 82	Individual deposits subject to check.. . . .	46 48
Checks and cash items.. . . .	19 28		
Expense.. . . .	64 96		
Total.. . . .	\$2,322 94	Total.. . . .	\$2,322 94

**THE CHICORA SAVINGS BANK, PEIZER.**

No. 6. Incorporated December, 1885.

E. A. SMYTH, President.

JOHN A. HUDGENS, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$207,168 12	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	42,535 72	Surplus fund.. . . .	30,000 00
Overdrafts.. . . .	3,130 71	Undivided profits, less current ex- penses and taxes paid.. . . .	4,841 85
Furniture and fixtures.. . . .	2,333 03	Individual deposits subject to check.. . . .	81,439 97
Due from banks and trust com- panies.. . . .	7,678 83	Savings deposits.. . . .	73,814 85
Currency.. . . .	10,268 00	Demand certificates of deposit..	1,061 56
Gold.. . . .	50 00	Certified checks.. . . .	251 23
Silver and other coin.. . . .	1,245 04	Notes and bills rediscounted..	3,000 00
		Bills payable, including certifi- cates for money borrowed..	30,000 00
Total.. . . .	\$274,409 45	Total.. . . .	\$274,409 45

**THE BANK OF PENDLETON, PENDLETON.**

No. 34. Incorporated September 6, 1889.

J. R. VANDIVER, President.

M. M. HUNTER, Vice-President.

B. H. SADLER, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$65,965 21	Capital stock paid in.. . . .	\$30,000 00
Demand loans.. . . .	10,000 00	Undivided profits, less current ex- penses and taxes paid.. . . .	9,098 04
Overdrafts.. . . .	11,447 32	Individual deposits subject to check.. . . .	50,464 86
Banking house.. . . .	1,500 00	Demand certificates of deposit..	3,744 01
Due from banks and trust com- panies.. . . .	14,149 22	Time certificates of deposit..	7,996 69
Currency.. . . .	2,306 00	Bills payable, including certifi- cates for money borrowed..	5,000 00
Gold.. . . .	35 00		
Silver and other coin.. . . .	900 85		
Total.. . . .	\$106,303 60	Total.. . . .	\$106,303 60

**THE PICKENS BANK, PICKENS.**

No. 68. Incorporated January 17, 1899.

J. McD. BRUCE, President.

I. M. MAULDIN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$135,793 77	Capital stock paid in.. . . .	\$20,500 00
Demand loans.. . . .	20,000 00	Undivided profits, less current ex-	
Overdrafts.. . . .	4,897 34	penses and taxes paid.. . . .	24,195 36
Banking house.. . . .	1,125 75	Due to banks and trust com-	
Furniture and fixtures.. . . .	1,574 28	panies.. . . .	824 21
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	25,436 28	check.. . . .	63,781 11
Currency.. . . .	3,000 00	Savings deposits.. . . .	75,000 00
Gold.. . . .	800 00	Cashier's checks.. . . .	1,134 90
Silver and other coin.. . . .	496 50	Notes and bills rediscounted.. . . .	8,338 34
Checks and cash items.. . . .	700 00		
Total.. . . .	\$168,823 92	Total.. . . .	\$198,823 92

**THE BANK OF PIEDMONT, PIEDMONT.**

No. 121. Incorporated September 28, 1903.

W. A. SIMPSON, President.

E. P. VANDIVER, Vice-President.

J. E. WAKEFIELD, Jr., Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$77,158 78	Capital stock paid in.. . . .	\$15,000 00
Overdrafts.. . . .	287 04	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	500 00	penses and taxes paid.. . . .	3,686 26
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	6,357 32	check.. . . .	69,237 88
Currency.. . . .	2,794 00	Cashier's checks.. . . .	561 17
Gold.. . . .	20 00		
Silver and other coin.. . . .	803 17		
Checks and cash items.. . . .	584 00		
Total.. . . .	\$88,504 31	Total.. . . .	\$88,504 31

**THE BANK OF POMARIA, POMARIA.**

No. 231. Incorporated June 27, 1908.

Z. T. PINNER, President.

R. H. HITT, Vice-President.

V. L. SMITH, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$5,217 50	Capital stock paid in.. . . .	\$6,860 00
Overdrafts.. . . .	131 12	Undivided profits, less current ex-	
Banking house.. . . .	1,645 35	penses and taxes paid.. . . .	93 23
Furniture and fixtures.. . . .	1,451 46	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	493 04
panies.. . . .	4,035 70	Individual deposits subject to	
Currency.. . . .	575 00	check.. . . .	4,749 96
Gold.. . . .	40 00	Savings deposits.. . . .	845 00
Silver and other coin.. . . .	149 73	Cashier's checks.. . . .	204 63
Total.. . . .	\$13,245 86	Total.. . . .	\$13,245 86

**THE BANK OF PROSPERITY, PROSPERITY.**

No. 98. Incorporated September 2, 1902.

GEO. Y. HUNTER, President.  
J. S. WHEELER, Vice-President.J. F. BROWNE, Cashier.  
J. A. COUNTS, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$99,982 91	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	5,000 00	Surplus fund.. . . .	1,500 00
Overdrafts.. . . .	8,587 79	Undivided profits, less current ex-	
Banking house.. . . .	2,000 00	penses and taxes paid.. . . .	11,198 83
Furniture and fixtures.. . . .	2,000 00	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	2,875 02
panies.. . . .	9,421 13	Individual deposits subject to	
Currency.. . . .	1,755 00	check.. . . .	89,185 09
Gold.. . . .	1,060 00	Bills payable, including certifi-	
Silver and other coin.. . . .	565 82	cates for money borrowed.. . . .	5,000 00
Checks and cash items.. . . .	896 95		
Total.. . . .	\$125,759 59	Total.. . . .	\$125,759 59

**THE BANK OF REEVESVILLE, REEVESVILLE.**

No. 185. Incorporated May 21, 1906.

A. R. JOHNSTON, President.  
I. B. KISER, Vice-President.COOPER JOHNSTON, Cashier.  
J. Y. BRYSON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$19,104 61	Capital stock paid in.. . . .	\$14,790 00
Overdrafts.. . . .	2,918 92	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	756 79	penses and taxes paid.. . . .	2,508 35
Other real estate.. . . .	875 90	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	4,870 29
panies.. . . .	132 21	Bills payable, including certifi-	
Currency.. . . .	1,000 00	cates for money borrowed.. . . .	8,000 00
Silver and other coin.. . . .	70 11		
Checks and cash items.. . . .	6 00		
Total.. . . .	\$24,863 64	Total.. . . .	\$24,863 64

**THE BANK OF RIDGEWAY, RIDGEWAY.**

No. 62. Incorporated December 22, 1898.

W. H. RUFF, President.

N. W. PALMER, Cashier.

C. P. WRAY, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$66,895 80	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	681 64	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	19,168 46
bank.. . . .	8,060 00	Individual deposits subject to	
Banking house.. . . .	1,742 91	check.. . . .	71,530 45
Furniture and fixtures.. . . .	1,758 09	Savings deposits.. . . .	8,414 50
Due from banks and trust com-		Time certificates of deposit.. . . .	860 00
panies.. . . .	42,886 05	Cashier's checks.. . . .	160 97
Currency.. . . .	2,446 00		
Gold.. . . .	75 00		
Silver and other coin.. . . .	1,088 29		
Total.. . . .	\$125,124 38	Total.. . . .	\$125,124 38

**THE PEOPLES BANK, RIDGE SPRING.**

No. 157. Incorporated September 1, 1906.

F. G. ASBILL, President.

W. H. STUCKEY, Cashier.

C. W. SATCHEL, Vice-President.

J. C. WATSON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$43,809 53	Capital stock paid in.....	\$26,500 00
Demand loans.....	6,869 70	Undivided profits, less current ex-	
Overdrafts.....	4,655 22	penses and taxes paid.....	5,586 55
Banking house.....	3,500 00	Due to banks and trust com-	
Furniture and fixtures.....	1,500 00	panies.....	2,465 85
Due from banks and trust com-		Individual deposits subject to	
panies.....	18,335 28	check.....	27,181 18
Currency.....	8,449 00	Time certificates of deposit.....	11,574 54
Gold.....	235 00	Certified checks.....	100 00
Silver and other coin.....	1,094 16	Cashier's checks.....	269 00
Checks and cash items.....	128 73	Bills payable, including certifi-	
		cates for money borrowed.....	5,000 00
Total.....	\$78,576 62	Total.....	\$78,576 62

**THE FIRST TRUST & SAVINGS BANK, ROCK HILL.**

No. 176. Incorporated January 16, 1906.

W. J. RODDEY, President.

IRA B. DUNLAP, Cashier.

J. M. CHERRY, Vice-President.

M. F. COBB, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$125,069 95	Capital stock paid in.....	\$25,000 00
Demand loans.....	105,433 27	Surplus fund.....	6,500 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank.....	4,845 00	penses and taxes paid.....	4,947 67
Due from banks and trust com-		Savings deposits.....	228,317 50
panies.....	68,012 56	Demand certificates of deposit.....	11,055 49
		Bills payable, including certifi-	
		cates for money borrowed.....	25,000 00
		Other liabilities.....	2,089 66
Total.....	\$302,860 78	Total.....	\$302,860 78

**PEOPLES BANK & TRUST COMPANY, ROCK HILL.**

No. 179. Incorporated February 20, 1906.

L. C. HARRISON, President.

O. L. COBB, Cashier.

LEROY SPRINGS, Vice-President.

JOHN R. LONDON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$112,412 59	Capital stock paid in.....	\$30,000 00
Demand loans.....	31,253 05	Undivided profits, less current ex-	
Overdrafts.....	702 94	penses and taxes paid.....	9,968 65
Furniture and fixtures.....	2,600 00	Due to banks and trust com-	
Due from banks and trust com-		panies.....	2,107 81
panies.....	26,589 61	Individual deposits subject to	
Currency.....	6,290 00	check.....	79,363 56
Gold.....	300 00	Savings deposits.....	16,859 07
Silver and other coin.....	2,414 86	Demand certificates of deposit.....	11,984 72
Checks and cash items.....	360 21	Cashier's checks.....	114 95
		Bills payable, including certifi-	
		cates for money borrowed.....	32,500 00
Total.....	\$182,922 76	Total.....	\$182,922 76

**THE COTTON BANK, ROWESVILLE.**

No. 187. Incorporated July 4, 1906.

V. E. SHULER, President.

J. C. FUNCHESS, Vice-President.

WATT E. SMITH, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$18,285 00	Capital stock paid in.. . . .	\$15,000 00
Overdrafts.. . . .	350 52	Undivided profits, less current ex-	
Banking house.. . . .	1,700 00	penses and taxes paid.. . . .	284 02
Furniture and fixtures.. . . .	879 50	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	5,204 28
panies.. . . .	2,742 39	Savings deposits.. . . .	1,851 84
Currency.. . . .	576 00	Time certificates of deposit.. . . .	1,002 50
Silver and other coin.. . . .	23 73	Cashier's checks.. . . .	115 00
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	2,000 00
Total.. . . .	\$25,557 14	Total.. . . .	\$25,557 14

**THE BANK OF RUBY, RUBY.**

No. 207. Incorporated June 17, 1907.

D. H. MCGREGOR, President.

G. W. DUVALL, Vice-President.

S. G. GODFREY, Cashier.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$14,521 56	Capital stock paid in.. . . .	\$10,850 00
Overdrafts.. . . .	4,473 41	Undivided profits, less current ex-	
Banking house.. . . .	2,504 28	penses and taxes paid.. . . .	14 90
Furniture and fixtures.. . . .	1,127 50	Due to banks and trust com-	
Currency.. . . .	230 00	panies.. . . .	1,902 23
Silver and other coin.. . . .	239 64	Individual deposits subject to	
		check.. . . .	9,831 41
		Cashier's checks.. . . .	997 85
Total.. . . .	\$23,096 39	Total.. . . .	\$23,096 39

**THE BANK OF SALLEY, SALLEY.**

No. 183. Incorporated April 23, 1906.

H. J. SALLEY, President.

GEO. L. SAWYER, Vice-President.

E. G. HALTIWANGER, Cashier.

Condition November 2, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$38,264 21	Capital stock paid in.. . . .	\$18,080 00
Overdrafts.. . . .	506 91	Undivided profits, less current ex-	
Banking house.. . . .	2,551 07	penses and taxes paid.. . . .	2,879 86
Furniture and fixtures.. . . .	2,498 51	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	284 40
panies.. . . .	3,152 33	Dividends unpaid.. . . .	6 00
Currency.. . . .	745 00	Individual deposits subject to	
Gold.. . . .	40 00	check.. . . .	24,674 20
Silver and other coin.. . . .	296 30	Time certificates of deposit.. . . .	1,900 00
		Cashier's checks.. . . .	279 87
Total.. . . .	\$48,054 33	Total.. . . .	\$48,054 33

**THE BANK OF SALUDA, SALUDA.**

No. 111. Incorporated April 27, 1908.

B. W. CROUCH, President.  
M. A. COLEMAN, Vice-President.J. P. LINDLER, Cashier.  
W. A. CROUCH, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$77,450 48	Capital stock paid in.....	\$25,000 00
Overdrafts.....	2,306 79	Surplus fund.....	18,000 00
Banking house.....	1,410 00	Undivided profits, less current ex-	
Furniture and fixtures.....	1,998 77	penses and taxes paid.....	1,018 31
Due from banks and trust com-		Due to banks and trust com-	
panies.....	13,751 77	panies.....	578 67
Currency.....	3,245 00	Individual deposits subject to	
Gold.....	995 00	check.....	29,880 48
Silver and other coin.....	2,138 66	Time certificates of deposit.....	34,811 29
Checks and cash items.....	1,016 23	Cashier's checks.....	476 90
Total.....	\$104,210 65	Total.....	\$104,210 65

**THE BANK OF SCRANTON, SCRANTON.**

No. 194. Incorporated October 6, 1906.

WINSLOW WRIGHT, President.

R. B. CANNON, Vice-President.

JOHN M. MYERS, Jr., Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$22,068 30	Capital stock paid in.....	\$10,000 00
Overdrafts.....	10 02	Undivided profits, less current ex-	
Furniture and fixtures.....	251 00	penses and taxes paid.....	925 81
Due from banks and trust com-		Individual deposits subject to	
panies.....	3,972 33	check.....	14,349 89
Currency.....	1,867 00	Savings deposits.....	4,665 25
Gold.....	35 00	Cashier's checks.....	174 40
Silver and other coin.....	389 37		
Checks and cash items.....	2,081 83		
Total.....	\$30,114 85	Total.....	\$30,114 85

**THE CITIZENS BANK, SENECA.**

No. 189. Incorporated October 3, 1904.

L. A. EDWARDS, President.  
W. F. AUSTIN, Vice-President.L. A. EDWARDS, Cashier.  
J. G. HUFF, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$189,258 53	Capital stock paid in.....	\$50,000 00
Overdrafts.....	456 99	Surplus fund.....	4,000 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank.....	50 00	penses and taxes paid.....	10,688 29
Banking house.....	11,886 24	Due to banks and trust com-	
Furniture and fixtures.....	4,613 41	panies.....	2,229 92
Due from banks and trust com-		Individual deposits subject to	
panies.....	71,802 30	check.....	111,904 73
Currency.....	6,339 00	Time certificates of deposit.....	30,561 38
Gold.....	370 00	Cashier's checks.....	2,713 45
Silver and other coin.....	1,280 24	Notes and bills rediscounted.....	19,489 21
Checks and cash items.....	4,969 27	Bills payable, including certifi-	
		cates for money borrowed.....	19,500 00
Total.....	\$241,025 98	Total.....	\$241,025 98



**THE SENECA BANK, SENECA.**

No. 53. Incorporated February 13, 1895.

J. J. BALLENGER, President.

J. W. SHELOR, Vice-President.

F. S. HOLLEMAN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$95,544 25	Capital stock paid in.. . . .	\$20,400 00
Overdrafts.. . . .	1,836 81	Undivided profits, less current ex-	
Banking house.. . . .	1,600 00	penses and taxes paid.. . . .	15,145 93
Furniture and fixtures.. . . .	1,400 00	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	2,534 39
panies.. . . .	21,408 84	Individual deposits subject to	
Currency.. . . .	10,300 00	check.. . . .	79,619 92
Gold.. . . .	1,180 00	Time certificates of deposit.. . . .	15,862 72
Silver and other coin.. . . .	923 48	Cashier's checks.. . . .	580 42
Total.. . . .	\$134,193 88	Total.. . . .	\$134,193 88

**THE BANK OF SIMPSONVILLE, SIMPSONVILLE.**

No. 211. Incorporated August 6, 1907.

A. R. HUNTER, President.

S. T. MOORE, Vice-President.

P. S. DEW, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$19,525 54	Capital stock paid in.. . . .	\$15,000 00
Demand loans.. . . .	1,982 45	Undivided profits, less current ex-	
Banking house.. . . .	1,568 22	penses and taxes paid.. . . .	530 31
Furniture and fixtures.. . . .	1,394 03	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	19,066 74
panies.. . . .	8,291 64	Time certificates of deposit.. . . .	1,308 00
Currency.. . . .	2,685 00	Cashier's checks.. . . .	32 50
Gold.. . . .	215 00		
Silver and other coin.. . . .	275 67		
Total.. . . .	\$35,937 55	Total.. . . .	\$35,937 55

**THE BANK OF SPARTANBURG, SPARTANBURG.**

No. 83. Incorporated July 3, 1901.

A. B. CALVERT, President.

V. M. MONTGOMERY, Vice-President.

W. L. EPPS, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$170,100 88	Capital stock paid in.. . . .	\$100,000 00
Overdrafts.. . . .	20,296 67	Undivided profits, less current ex-	
Bonds and stock owned by the		penses and taxes paid.. . . .	9,439 21
bank.. . . .	4,000 00	Due to banks and trust com-	
Furniture and fixtures.. . . .	4,029 93	panies.. . . .	27,865 53
Due from banks and trust com-		Dividends unpaid.. . . .	49 00
panies.. . . .	30,954 83	Individual deposits subject to	
Currency.. . . .	29,504 00	check.. . . .	122,005 03
Gold.. . . .	1,427 50	Time certificates of deposit.. . . .	21 00
Silver and other coin.. . . .	6,635 11	Cashier's checks.. . . .	1,132 17
Checks and cash items.. . . .	562 07		
Total.. . . .	\$267,510 99	Total.. . . .	\$267,510 99

**THE CAROLINA BANK & TRUST COMPANY, SPARTANBURG.**

No. 206. Incorporated May 17, 1907.

WM. T. MAGNESS, President.  
PERRY E. CHAPMAN, Vice-President.J. B. CARLISLE, Cashier.  
A. L. HUDSON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$3,860 32	Capital stock paid in.. . . .	\$17,105 00
Demand loans.. . . .	3,664 57	Undivided profits, less current ex-	
Overdrafts.. . . .	759 69	penses and taxes paid.. . . .	886 70
Bonds and stocks owned by the		Individual deposits subject to	
bank.. . . .	14,600 00	check.. . . .	1,416 74
Furniture and fixtures.. . . .	1,245 72	Cashier's checks.. . . .	29 00
Other real estate.. . . .	1,000 00	Notes and bills rediscounted.. . . .	884 40
Due from banks and trust com-		Bills payable, including certifi-	
panies.. . . .	582 52	cates for money borrowed.. . . .	6,475 50
Currency.. . . .	322 00		
Silver and other coin.. . . .	61 25		
Checks and cash items.. . . .	202 87		
Total.. . . .	\$26,297 94	Total.. . . .	\$26,297 94

**THE DOLLAR SAVINGS BANK, SPARTANBURG.**

No. 215. Incorporated September 30, 1907.

A. B. CALVERT, President.

J. T. JOHNSON, Vice-President.

T. J. BOYD, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$120,886 92	Capital stock paid in.. . . .	\$47,820 00
Overdrafts.. . . .	30 27	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	4,968 48
bank.. . . .	1,050 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	82,116 07
panies.. . . .	28,783 32	Time certificates of deposit.. . . .	10,845 96
Total.. . . .	\$145,650 51	Total.. . . .	\$145,650 51

**THE FIDELITY LOAN & TRUST COMPANY, SPARTANBURG.**

No. 15. Incorporated April 1, 1887.

W. E. BURNETT, President.

T. M. EVINS, Vice-Prest. and Treasurer.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$356,711 20	Capital stock paid in.. . . .	\$80,000 00
Overdrafts.. . . .	676 00	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	47,673 20
bank.. . . .	5,167 00	Individual deposits subject to	
Other real estate.. . . .	1,363 71	check.. . . .	238,794 78
Due from banks and trust com-		Time certificates of deposit.. . . .	89,797 98
panies.. . . .	40,857 26		
Total.. . . .	\$404,265 86	Total.. . . .	\$404,265 86

**THE MERCHANTS & FARMERS BANK, SPARTANBURG.**

No. 27. Incorporated January 20, 1889.

A. L. WHITE, President.  
W. F. SMITH, Vice-President.J. L. FLEMING, Cashier.  
GABRIEL CANNON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$318,905 20	Capital stock paid in.. . . .	\$100,000 00
Overdrafts.. . . .	15,598 35	Surplus fund.. . . .	55,184 46
Bonds and stocks owned by the bank.. . . .	21,618 50	Due to banks and trust companies.. . . .	11,640 82
Banking house.. . . .	12,614 85	Dividends unpaid.. . . .	156 00
Furniture and fixtures.. . . .	2,216 91	Individual deposits subject to check.. . . .	190,811 53
Other real estate.. . . .	13,500 00	Time certificates of deposit.. . . .	27,284 97
Due from banks and trust companies.. . . .	34,298 32	Notes and bills rediscounted.. . . .	60,000 00
Currency.. . . .	5,559 00		
Gold.. . . .	1,000 00		
Silver and other coin.. . . .	1,608 41		
Checks and cash items.. . . .	20,168 35		
<b>Total.. . . .</b>	<b>\$445,077 78</b>	<b>Total.. . . .</b>	<b>\$445,077 78</b>

**THE SOUTHERN TRUST COMPANY, SPARTANBURG.**

No. 117. Incorporated August 10, 1903.

H. A. LIGON, President.  
C. E. EPTON, Treasurer.S. T. McCRAVY, Vice-President.  
W. R. JUSTICE, Assistant Treasurer.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$112,685 17	Capital stock paid in.. . . .	\$94,600 00
Overdrafts.. . . .	14 00	Undivided profits, less current expenses and taxes paid.. . . .	9,483 11
Bonds and stocks owned by the bank.. . . .	47,980 74	Dividends unpaid.. . . .	6 00
Furniture and fixtures.. . . .	165 73	Savings deposits.. . . .	52,023 40
Due from banks and trust companies.. . . .	2,816 87	Bills payable, including certificates for money borrowed.. . . .	7,500 00
<b>Total.. . . .</b>	<b>\$163,612 51</b>	<b>Total.. . . .</b>	<b>\$163,612 51</b>

**THE BANK OF SPRINGFIELD, SPRINGFIELD.**

No. 118. Incorporated August 30, 1903.

L. M. MIMS, President.  
JOHN McB. BEAN, Vice-President.J. B. SMITH, Cashier.  
EDITH PHILLIPS Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$74,119 52	Capital stock paid in.. . . .	\$30,000 00
Overdrafts.. . . .	368 08	Undivided profits, less current expenses and taxes paid.. . . .	16,147 28
Banking house.. . . .	1,675 00	Due to banks and trust companies.. . . .	505 48
Furniture and fixtures.. . . .	2,000 00	Individual deposits subject to check.. . . .	19,751 00
Due from banks and trust companies.. . . .	9,638 67	Savings deposits.. . . .	17,814 38
Currency.. . . .	2,308 00	Time certificates of deposit.. . . .	2,065 00
Gold.. . . .	7 50	Cashier's checks.. . . .	425 79
Silver and other coin.. . . .	1,274 75	Bills payable, including certificates for money borrowed.. . . .	5,000 00
Checks and cash items.. . . .	317 46		
<b>Total.. . . .</b>	<b>\$91,708 93</b>	<b>Total.. . . .</b>	<b>\$91,708 93</b>

**THE BANK OF STARR, STARR.**

No. 143. Incorporated January 10, 1905.

A. S. BOWIE, President.

W. A. HUDGENS, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$28,862 26	Capital stock paid in.. . . .	\$12,250 00
Overdrafts.. . . .	7,255 64	Undivided profits, less current ex-	
Banking house.. . . .	1,887 43	penses and taxes paid.. . . .	1,915 85
Furniture and fixtures.. . . .	1,555 18	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	5,080 72
panies.. . . .	98 61	Dividends unpaid.. . . .	6 00
Currency.. . . .	701 00	Individual deposits subject to	
Silver and other coin.. . . .	158 88	check.. . . .	5,698 52
Checks and cash items.. . . .	1,571 48	Savings deposits.. . . .	2,127 80
		Cashier's checks.. . . .	4,968 80
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	9,000 00
Total.. . . .	\$42,080 43	Total.. . . .	\$42,080 43

**THE BANK OF ST. GEORGE, ST. GEORGE.**

No. 140. Incorporated November 2, 1904.

L. A. KLAUBER, President.

F. C. HINNANT, Cashier.

J. B. JOHNSTON, Vice-President.

J. L. HINNANT, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$59,010 37	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	4,622 60	Undivided profits, less current ex-	
Overdrafts.. . . .	1,543 66	penses and taxes paid.. . . .	1,765 20
Banking house.. . . .	4,100 00	Individual deposits subject to	
Furniture and fixtures.. . . .	1,984 50	check.. . . .	86,905 29
Due from banks and trust com-		Savings deposits.. . . .	23,085 10
panies.. . . .	14,658 53	Certified checks.. . . .	131 65
Currency.. . . .	965 00	Cashier's checks.. . . .	312 88
Silver and other coin.. . . .	146 88		
Checks and cash items.. . . .	189 13		
Total.. . . .	\$87,200 12	Total.. . . .	\$87,200 12

**THE HOME BANK, ST. MATTHEWS.**

No. 164. Incorporated November 23, 1905.

J. A. BANKS, President.

L. S. DREHER, Cashier.

T. H. DREHER, Vice-President.

V. S. JUMPER, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$61,845 13	Capital stock paid in.. . . .	\$25,000 00
Bonds and stocks owned by the		Surplus fund.. . . .	1,500 00
bank.. . . .	5,000 00	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	2,285 34	penses and taxes paid.. . . .	3,016 15
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	7,664 32	check.. . . .	85,724 07
Currency.. . . .	2,350 00	Savings deposits.. . . .	15,587 19
Gold.. . . .	12 50	Cashier's checks.. . . .	496 10
Silver and other coin.. . . .	1,223 17		
Checks and cash items.. . . .	943 00		
Total.. . . .	\$81,323 51	Total.. . . .	\$81,323 51

# THE ST. MATTHEWS SAVINGS BANK, ST. MATTHEWS.

No. 31. Incorporated June 5, 1889.

J. S. WANNAMAKER, President.

J. E. WANNAMAKER, Vice-President.

C. B. JAMES, Cashier.

J. A. MURRAY, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$188,288 02	Capital stock paid in.. . . .	\$80,000 00
Demand loans.. . . .	7,489 96	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	9,865 80
bank.. . . .	5,000 00	Individual deposits subject to	
Banking house.. . . .	3,000 00	check.. . . .	36,867 11
Furniture and fixtures.. . . .	2,112 20	Savings deposits.. . . .	52,506 22
Due from banks and trust com-		Cashier's checks.. . . .	2,832 04
panies.. . . .	27,921 60	Bills payable, including certifi-	
Currency.. . . .	1,072 00	cates for money borrowed.. . . .	60,000 00
Gold.. . . .	27 50		
Silver and other coin.. . . .	541 85		
Checks and cash items.. . . .	5,178 54		
Total.. . . .	\$240,571 17	Total.. . . .	\$240,571 17

# THE BANK OF SUMMERTON, SUMMERTON.

No. 114. Incorporated June 10, 1903.

RICHARD B. SMYTH, President.

C. M. DAVIS, Vice-President.

JOHN W. LESESNE, Cashier.

Condition November 27, 1908:

Resources.		Liabilities.	
Loans and discounts.. . . .	\$71,222 31	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	14,071 51	Surplus fund.. . . .	5,000 00
Overdrafts.. . . .	259 04	Undivided profits, less current ex-	
Banking house.. . . .	1,900 00	penses and taxes paid.. . . .	3,778 98
Furniture and fixtures.. . . .	1,480 82	Individual deposits subject to	
Other real estate.. . . .	129 82	check.. . . .	51,602 08
Due from banks and trust com-		Savings deposits.. . . .	4,518 00
panies.. . . .	11,995 55	Time certificates of deposit.. . . .	6,089 14
Currency.. . . .	2,766 00	Cashier's checks.. . . .	88 85
Gold.. . . .	25 00	Bills payable, including certifi-	
Silver and other coin.. . . .	939 28	cates for money borrowed.. . . .	5,000 00
		Collections for remittance.. . . .	312 88
Total.. . . .	\$104,689 88	Total.. . . .	\$104,689 88

# BANK OF DORCHESTER, SUMMERVILLE AND ST. GEORGE.

No. 54. Incorporated September 27, 1895.

J. A. GUERIN, President.

ELIAS DOAR, Cashier.

O. C. SIRES, Vice-President.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$81,812 94	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	668 00	Surplus fund.. . . .	5,000 00
Overdrafts.. . . .	72 45	Undivided profits, less current ex-	
Banking house.. . . .	1,700 00	penses and taxes paid.. . . .	1,596 72
Furniture and fixtures.. . . .	1,684 00	Individual deposits subject to	
Other real estate.. . . .	15,677 47	check.. . . .	45,978 51
Due from banks and trust com-		Savings deposits.. . . .	56,234 90
panies.. . . .	31,515 52	Bills payable, including certifi-	
Currency.. . . .	2,850 00	cates for money borrowed.. . . .	3,290 00
Gold.. . . .	82 50		
Silver and other coin.. . . .	862 88		
Checks and cash items.. . . .	123 84		
Exchanges for the clearing house	41 58		
Total.. . . .	\$187,100 13	Total.. . . .	\$187,100 13

**THE BANK OF SUMTER, SUMTER.**

No. 24. Incorporated September 27, 1888.

R. I. MANNING, President.  
MARION MOISE, Vice-President.

W. F. RHAME, Cashier.  
B. WALSH, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$307,651 08	Capital stock paid in.. . . .	\$75,000 00
Overdrafts.. . . .	15,147 81	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	53,905 79
bank.. . . .	15,500 00	Due to banks and trust com-	
Furniture and fixtures.. . . .	1,000 00	panies.. . . .	108 80
Other real estate.. . . .	17,550 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	198,415 01
panies.. . . .	49,878 35	Savings deposits.. . . .	69,184 95
Currency.. . . .	5,451 00	Bills payable, including certifi-	
Gold.. . . .	1,080 00	cates for money borrowed.. . . .	25,000 00
Silver and other coin.. . . .	1,507 57		
Checks and cash items.. . . .	6,750 44		
Total.. . . .	\$421,511 26	Total.. . . .	\$421,511 26

**THE FARMERS BANK & TRUST COMPANY, SUMTER.**

No. 147. Incorporated February 15, 1905.

C. G. ROWLAND, President.  
R. F. HAYNSWORTH, Vice-President.

R. L. EDMUNDS, Cashier.  
THOS. WILSON, Second Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$358,858 51	Capital stock paid in.. . . .	\$120,000 00
Overdrafts.. . . .	3,714 12	Surplus fund.. . . .	20,739 96
Banking house.. . . .	18,751 54	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	2,013 22	penses and taxes paid.. . . .	9,968 76
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	89,488 66	panies.. . . .	186 88
Currency.. . . .	4,381 00	Dividends unpaid.. . . .	140 00
Gold.. . . .	280 00	Individual deposits subject to	
Silver and other coin.. . . .	2,741 09	check.. . . .	199,082 67
Checks and cash items.. . . .	1,824 58	Savings deposits.. . . .	55,114 45
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	20,000 00
		Reserve for taxes.. . . .	1,350 00
Total.. . . .	\$428,582 72	Total.. . . .	\$428,582 72

**THE SUMTER SAVINGS BANK, SUMTER.**

No. 88. Incorporated September 26, 1901.

G. A. LEMMON, President.

I. C. STRAUSS, Vice-President.  
GEO. L. RICKER, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$185,414 22	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	1,429 75	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	24,573 40
bank.. . . .	5,000 00	Due to banks and trust com-	
Furniture and fixtures.. . . .	1,200 00	panies.. . . .	678 00
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	18,084 91	check.. . . .	86,644 47
Currency.. . . .	4,355 00	Savings deposits.. . . .	68,122 96
Gold.. . . .	380 00	Bills payable, including certifi-	
Silver and other coin.. . . .	3,450 80	cates for money borrowed.. . . .	20,000 00
Exchanges for the clearing house	814 74		
Total.. . . .	\$220,078 92	Total.. . . .	\$220,078 92

**THE BANK OF SWANSEA, SWANSEA.**

No. 221. Incorporated December 11, 1907.

R. L. LYBRAND, President.

B. E. CRAFT, Cashier.

W. H. WITT, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$8,640 40	Capital stock paid in.. . . .	\$9,970 00
Banking house.. . . .	1,378 86	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,518 45	penses and taxes paid.. . . .	120 81
Other real estate.. . . .	600 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	12,721 47
panies.. . . .	13,092 90	Savings deposits.. . . .	2,278 18
Currency.. . . .	1,000 00		
Silver and other coin.. . . .	867 85		
Total.. . . .	\$25,085 46	Total.. . . .	\$25,085 46

**THE BANK OF TAYLORS, TAYLORS.**

No. 214. Incorporated September 26, 1907.

J. W. KENDRICK, President.

A. G. TAYLOR, Cashier.

J. F. FREEMAN, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$23,905 61	Capital stock paid in.. . . .	\$10,000 00
Demand loans.. . . .	4,148 78	Surplus fund.. . . .	1,000 00
Overdrafts.. . . .	762 98	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,896 00	penses and taxes paid.. . . .	704 78
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	5,596 07	check.. . . .	17,962 84
Currency.. . . .	1,390 00	Savings deposits.. . . .	4,800 00
Gold.. . . .	100 00	Cashier's checks.. . . .	632 51
Silver and other coin.. . . .	207 04	Bills payable, including certifi-	
Checks and cash items.. . . .	1,093 66	cates for money borrowed.. . . .	4,000 00
Total.. . . .	\$39,100 13	Total.. . . .	\$39,100 13

**THE BANK OF TIMMONSVILLE, TIMMONSVILLE.**

No. 40. Incorporated January 24, 1891.

JOHN McSWEEN, President.

R. L. ROLLINS, Cashier.

DUNCAN McKENZIE, Vice-President.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$98,938 07	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	8,808 73	Undivided profits, less current ex-	
Overdrafts.. . . .	4,412 20	penses and taxes paid.. . . .	4,006 06
Banking house.. . . .	2,500 00	Individual deposits subject to	
Furniture and fixtures.. . . .	1,000 00	check.. . . .	75,965 35
Other real estate.. . . .	295 63	Time certificates of deposit.. . . .	1,074 00
Due from banks and trust com-		Cashier's checks.. . . .	87 08
panies.. . . .	12,651 78		
Currency.. . . .	126 00		
Gold.. . . .	115 00		
Silver and other coin.. . . .	921 25		
Checks and cash items.. . . .	13 73		
Total.. . . .	\$130,782 49	Total.. . . .	\$130,782 49

**THE CITIZENS BANK, TIMMONSVILLE.**

No. 126. Incorporated November 3, 1903.

CHAS. A. SMITH, President.

W. H. LOWMAN, Cashier.

W. P. HENRY, Vice-President.

Condition November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$94,408 94	Capital stock paid in.. . . .	\$30,000 00
Overdrafts.. . . .	2,672 88	Surplus fund.. . . .	5,000 00
Banking house.. . . .	2,000 00	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	800 00	penses and taxes paid.. . . .	7,966 09
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	7,259 75	check.. . . .	65,912 29
Currency.. . . .	4,517 00	Time certificates of deposit.. . . .	1,000 00
Gold.. . . .	755 00	Certified checks.. . . .	900 00
Silver and other coin.. . . .	1,501 79	Bills payable, including certifi-	
Checks and cash items.. . . .	1,860 17	cates for money borrowed.. . . .	5,000 00
Total.. . . .	\$115,778 98	Total.. . . .	\$115,778 98

**THE BANK OF TOWNVILLE, TOWNVILLE.**

No. 178. Incorporated February 14, 1906.

B. F. MAULDIN, President.

E. C. ASBILL, Cashier.

W. C. KING, Vice-President.

Condition November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$17,479 98	Capital stock paid in.. . . .	\$9,700 00
Demand loans.. . . .	3,625 61	Undivided profits, less current ex-	
Overdrafts.. . . .	190 02	penses and taxes paid.. . . .	2,214 88
Banking house.. . . .	1,200 00	Due to banks and trust com-	
Furniture and fixtures.. . . .	432 96	panies.. . . .	5,238 41
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	462 86	check.. . . .	8,683 21
Currency.. . . .	1,995 00		
Silver and other coin.. . . .	450 07		
Total.. . . .	\$25,836 50	Total.. . . .	\$25,836 50

**THE BANK OF TRENTON, TRENTON.**

No. 166. Incorporated December 11, 1905.

B. F. MAULDIN, President.

A. J. DAY, Cashier.

J. F. BETTIS, Vice-President.

Condition November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$28,771 34	Capital stock paid in.. . . .	\$12,500 00
Overdrafts.. . . .	1,697 81	Surplus fund.. . . .	1,000 00
Banking house.. . . .	1,100 00	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,539 71	penses and taxes paid.. . . .	2,072 30
Due from banks and trust com-		Due to banks and trust com-	
panies.. . . .	468 71	panies.. . . .	1,450 00
Currency.. . . .	193 00	Individual deposits subject to	
Gold.. . . .	5 00	check.. . . .	8,965 14
Silver and other coin.. . . .	612 99	Time certificates of deposit.. . . .	5,488 09
Checks and cash items.. . . .	32 57		
Total.. . . .	\$34,421 13	Total.. . . .	\$34,421 13



**THE BANK OF TROY, TROY.**

No. 195. Incorporated October 19, 1906.

W. P. DURST, President.  
J. K. DURST, Vice-President.W. H. ROBINSON, Cashier.  
J. W. BRADLEY, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$30,044 05	Capital stock paid in.. . . .	\$10,000 00
Overdrafts.. . . .	2,022 06	Undivided profits, less current ex-	
Banking house.. . . .	1,729 41	penses and taxes paid.. . . .	1,803 71
Furniture and fixtures.. . . .	*1,447 27	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	17,171 27
panies.. . . .	4,139 94	Time certificates of deposit.. . . .	4,951 95
Currency.. . . .	145 00	Cashier's checks.. . . .	280 00
Gold.. . . .	20 00	Bills payable, including certifi-	
Silver and other coin.. . . .	267 42	cates for money borrowed.. . . .	7,000 00
Checks and cash items.. . . .	1,390 47		
Total.. . . .	\$41,255 62	Total.. . . .	\$41,255 62

**THE CITIZENS SAVINGS BANK, UNION.**

No. 227. Incorporated February 3, 1908.

J. T. DOUGLASS, President.

R. P. MORGAN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$64,902 43	Capital stock paid in.. . . .	\$25,000 00
Demand loans.. . . .	500 00	Undivided profits, less current ex-	
Overdrafts.. . . .	390 93	penses and taxes paid.. . . .	1,643 99
Furniture and fixtures.. . . .	1,270 08	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	33,383 84
panies.. . . .	5,577 82	Savings deposits.. . . .	3,999 44
Currency.. . . .	1,487 00	Time certificates of deposit.. . . .	6,790 00
Gold.. . . .	280 00	Cashier's checks.. . . .	333 75
Silver and other coin.. . . .	287 99	Notes and bills rediscounted.. . . .	4,101 50
Checks and cash items.. . . .	456 27		
Total.. . . .	\$75,162 52	Total.. . . .	\$75,162 52

**THE NICHOLSON BANK & TRUST COMPANY, UNION.**

No. 194. Incorporated December 19, 1906.

EMSLIE NICHOLSON, President.

GEO. C. PERRIN, Cashier.

M. A. MOORE, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$157,565 89	Capital stock paid in.. . . .	\$75,000 00
Demand loans.. . . .	18,600 00	Undivided profits, less current ex-	
Overdrafts.. . . .	6,249 24	penses and taxes paid.. . . .	10,187 84
Bonds and stocks owned by the		Due to banks and trust com-	
bank.. . . .	46,180 00	panies.. . . .	16,612 89
Furniture and fixtures.. . . .	517 78	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	96,425 84
panies.. . . .	18,787 49	Savings deposits.. . . .	2,265 84
Currency.. . . .	4,364 00	Time certificates of deposit.. . . .	31,742 95
Gold.. . . .	2,136 00	Cashier's checks.. . . .	1,091 78
Silver and other coin.. . . .	877 22	Bills payable, including certifi-	
Checks and cash items.. . . .	3,068 72	cates for money borrowed.. . . .	20,000 00
Total.. . . .	\$253,275 84	Total.. . . .	\$253,275 84

**THE PLANTERS & MERCHANTS BANK, VARNVILLE.**

No. 218. Incorporated November 1, 1907.

W. E. RICHARDSON, President.

W. A. THOMPSON, Vice-President.

W. V. BOWERS, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$7,145 40	Capital stock paid in.. . . .	\$11,280 00
Banking house.. . . .	5,165 22	Individual deposits subject to	
Furniture and fixtures.. . . .	1,985 10	check.. . . .	12,158 58
Due from banks and trust com-		Cashier's checks.. . . .	6 00
panies.. . . .	7,911 61		
Currency.. . . .	258 00		
Gold .. . . .	5 00		
Silver and other coin.. . . .	307 85		
Checks and cash items.. . . .	646 40		
Total.. . . .	\$23,424 58	Total.. . . .	\$23,424 58

**THE BANK OF WALHALLA, WALHALLA.**

No. 108. Incorporated January 13, 1903.

J. D. VERNER, President.

W. L. VERNER, Cashier.

S. L. VERNER, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$104,756 29	Capital stock paid in.. . . .	\$30,000 00
Overdrafts.. . . .	5,147 85	Surplus fund.. . . .	5,000 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank.. . . .	15,000 00	penses and taxes paid.. . . .	5,230 17
Banking house.. . . .	1,500 00	Due to banks and trust com-	
Furniture and fixtures.. . . .	1,650 00	panies.. . . .	1,388 30
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	16,949 72	check.. . . .	37,120 27
Currency.. . . .	4,249 00	Demand certificates of deposit..	1,205 42
Gold.. . . .	1,265 00	Time certificates of deposit..	60,912 82
Silver and other coin.. . . .	298 96	Bills payable, including certifi-	
Checks and cash items.. . . .	40 16	cates for money borrowed.. . .	10,000 00
Total.. . . .	\$150,856 98	Total.. . . .	\$150,856 98

**THE PEOPLES BANK, WALHALLA.**

No. 149. Incorporated April 1, 1905.

W. A. STROTHER, President.

JAMES SEABORN, Vice-President.

GEO. SEABORN, Cashier.

JAS. H. DARBY, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$111,423 87	Capital stock paid in.. . . .	\$30,000 00
Overdrafts.. . . .	1,886 42	Surplus fund.. . . .	4,500 00
Furniture and fixtures.. . . .	1,600 00	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.. . . .	3,468 14
panies.. . . .	20,539 35	Due to banks and trust com-	
Currency.. . . .	2,460 00	panies.. . . .	206 68
Gold.. . . .	2,220 00	Individual deposits subject to	
Silver and other coin.. . . .	287 77	check.. . . .	38,219 82
Checks and cash items.. . . .	3,808 92	Demand certificates of deposit..	175 00
		Time certificates of deposit.. . .	72,667 19
Total.. . . .	\$144,225 83	Total.. . . .	\$144,225 83

**THE COLLETON BANKING COMPANY, WALTERBORO.**

No. 156. Incorporated August 19, 1905.

JOHN F. LUCAS, President.

E. L. LEMACKS, Vice-President.

R. L. FRASER, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$57,616 88	Capital stock paid in.. . . .	\$10,000 00
Banking house.. . . .	1,847 00	Undivided profits, less current ex-	
Furniture and fixtures, safe and		penses and taxes paid.. . . .	6,395 78
lock boxes.. . . .	504 55	Due to banks and trust com-	
Other real estate.. . . .	98 87	panies.. . . .	3,215 96
Due from banks and trust com-		Dividends unpaid.. . . .	4,012 74
panies.. . . .	83,157 51	Individual deposits subject to	
Currency.. . . .	3,500 00	check.. . . .	61,398 90
Gold.. . . .	1,450 00	Savings deposits.. . . .	69,112 77
Silver and other coin.. . . .	634 68	Cashier's checks.. . . .	153 28
Checks and cash items.. . . .	5,480 19		
Total.. . . .	\$154,289 48	Total.. . . .	\$154,289 43

**THE FARMERS & MERCHANTS BANK, WALTERBORO.**

No. 91. Incorporated March 14, 1902.

R. H. WICHMAN, President.

A. WICHMAN, Vice-President.

A. H. WICHMAN, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$71,084 69	Capital stock paid in.. . . .	\$15,000 00
Overdrafts.. . . .	88 89	Surplus fund.. . . .	8,500 00
Banking house.. . . .	1,000 00	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,588 05	penses and taxes paid.. . . .	1,842 80
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	19,084 87	check.. . . .	38,801 23
Currency.. . . .	2,607 00	Savings deposits.. . . .	23,742 21
Gold.. . . .	715 00	Time certificates of deposit.. . . .	1,000 52
Silver and other coin.. . . .	1,027 00	Notes and bills rediscounted.. . . .	3,865 98
Checks and cash items.. . . .	657 24		
Total.. . . .	\$97,752 74	Total.. . . .	\$97,752 74

**THE BANK OF WARE SHOALS, WARE SHOALS.**

No. 203. Incorporated February 4, 1907.

BENJ. D. RIEGEL, President.

J. F. McENROE, Vice-President.

J. C. GAMBRELL, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$99,463 41	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	2,260 00	Surplus fund.. . . .	7,573 11
Overdrafts.. . . .	594 93	Undivided profits, less current ex-	
Furniture and fixtures.. . . .	1,538 08	penses and taxes paid.. . . .	1,365 55
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	15,192 66	check.. . . .	31,995 19
Currency.. . . .	1,883 00	Time certificates of deposit.. . . .	5,810 50
Gold.. . . .	17 50	Cashier's checks.. . . .	383 87
Silver and other coin.. . . .	410 16	Bills payable, including certifi-	
Checks and cash items.. . . .	1,268 48	cates for money borrowed.. . . .	25,000 00
Total.. . . .	\$122,128 22	Total.. . . .	\$122,128 22

**THE OCONEE BANK, WESTMINSTER.**

No. 223. Incorporated December 26, 1907.

H. E. ROSSER, President.

D. P. BUTLER, Vice-President.

C. J. MULKEY, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$12,777 76	Capital stock paid in.. . . .	\$14,800 00
Demand loans.. . . .	8,809 46	Undivided profits, less current ex-	
Overdrafts.. . . .	96 90	penses and taxes paid.. . . .	773 78
Banking house.. . . .	3,000 00	Due to banks and trust com-	
Furniture and fixtures.. . . .	1,000 00	panies.. . . .	3 90
Other real estate.. . . .	250 00	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	3,137 19
panies.. . . .	3,023 39	Time certificates of deposit.. . .	1,490 00
Currency.. . . .	70 00	Cashier's checks.. . . .	120 00
Silver and other coin.. . . .	1 59	Bills payable, including certifi-	
Checks and cash items.. . . .	90 77	cates for money borrowed.. . .	4,800 00
Total.. . . .	\$24,124 87	Total.. . . .	\$24,124 87

**THE WESTMINSTER BANK, WESTMINSTER.**

No. 225. Incorporated January 9, 1908.

W. P. ANDERSON, President.

J. PEDEN ANDERSON, Cashier.

B. H. CROSS, Vice-President.

J. M. NORRIS, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$198,749 35	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	7,188 79	Undivided profits, less current ex-	
Overdrafts.. . . .	6,639 68	penses and taxes paid.. . . .	10,499 28
Bonds and stocks owned by the		Individual deposits subject to	
bank.. . . .	21,075 00	check.. . . .	70,497 72
Banking house.. . . .	5,000 00	Time certificates of deposit.. . .	53,439 03
Furniture and fixtures.. . . .	1,000 00	Cashier's checks.. . . .	684 27
Due from banks and trust com-		Bills payable, including certifi-	
panies.. . . .	85,810 00	cates for money borrowed.. . .	40,000 00
Currency.. . . .	4,006 00		
Silver and other coin.. . . .	670 83		
Checks and cash items.. . . .	30 66		
Total.. . . .	\$275,120 30	Total.. . . .	\$275,120 30

**THE WM. COLEMAN & COMPANY, BANKERS, WHITMIRE.**

No. 200. Private Bank. Commenced Business January 1, 1907.

WM. COLEMAN, Managing Partner.

W. R. WATSON, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$78,754 54	Capital stock.. . . .	None
Demand loans.. . . .	15,000 00	Undivided profits, less current ex-	
Overdrafts.. . . .	1,029 25	penses and taxes paid.. . . .	\$14,308 45
Furniture and fixtures.. . . .	600 00	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	623 07
panies.. . . .	14,132 30	Individual deposits subject to	
Currency.. . . .	185 00	check.. . . .	62,933 58
Gold .. . . .	12 50	Time certificates of deposits.. . .	16,093 21
Silver and other coin.. . . .	167 86	Cashier's checks.. . . .	6,090 68
Checks and cash items.. . . .	167 04	Bills payable, including certifi-	
		cates for money borrowed.. . .	10,000 00
Total.. . . .	\$110,048 99	Total.. . . .	\$110,048 99

**THE BANK OF WILLIAMSTON, WILLIAMSTON.**

No. 68. Incorporated October 28, 1899.

JAS. P. GOSSETT, President.  
T. H. GOSSETT, Vice-President.CHRIS. SUBER, Cashier.  
B. B. GOSSETT, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$52,306 22	Capital stock paid in.. . . .	\$20,000 00
Demand loans.. . . .	15,700 00	Surplus fund.. . . .	5,000 00
Overdrafts.. . . .	110 78	Undivided profits, less current ex-	
Banking house.. . . .	2,000 00	penses and taxes paid.. . . .	3,482 86
Furniture and fixtures.. . . .	1,275 90	Due to banks and trust com-	
Due from banks and trust com-		panies.. . . .	989 92
panies.. . . .	11,008 31	Individual deposits subject to	
Currency.. . . .	4,060 00	check.. . . .	42,808 94
Gold.. . . .	255 00	Demand certificates of deposit..	7,465 96
Silver and other coin.. . . .	878 61	Cashier's checks.. . . .	281 82
Checks and cash items.. . . .	7,401 78	Bills payable, including certifi-	
		cates for money borrowed.. . .	15,000 00
Total.. . . .	\$94,969 50	Total.. . . .	\$94,969 50

**THE FARMERS BANK, WILLIAMSTON.**

No. 168. Incorporated December 20, 1905.

W. A. SIMPSON, President.

H. REID SHERARD, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$44,684 29	Capital stock paid in.. . . .	\$15,000 00
Overdrafts.. . . .	4,123 82	Undivided profits, less current ex-	
Banking house.. . . .	2,250 00	penses and taxes paid.. . . .	2,789 74
Furniture and fixtures.. . . .	1,113 87	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	25,998 84
panies.. . . .	4,250 61	Cashier's checks.. . . .	1,244 54
Currency.. . . .	470 00	Bills payable, including certifi-	
Silver and other coin.. . . .	107 57	cates for money borrowed.. . .	12,000 00
Checks and cash items.. . . .	18 96		
Total.. . . .	\$57,028 12	Total.. . . .	\$57,028 12

**THE BANK OF WILLISTON, WILLISTON.**

No. 165. Incorporated December 4, 1905.

A. M. KENNEDY, President.

W. E. PROTHRO, Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$55,808 43	Capital stock paid in.. . . .	\$25,000 00
Overdrafts.. . . .	225 17	Surplus fund.. . . .	5,000 00
Furniture and fixtures.. . . .	1,087 15	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.. . . .	3,795 09
panies.. . . .	14,268 76	Individual deposits subject to	
Currency.. . . .	2,250 40	check.. . . .	26,927 11
Silver and other coin.. . . .	610 00	Savings deposits.. . . .	3,102 88
		Cashier's checks.. . . .	375 88
Total.. . . .	\$74,199 91	Total.. . . .	\$74,199 91

**THE BANK OF FAIRFIELD, WINNSBORO.**

No. 173. Incorporated January 3, 1906.

W. R. RABB, President.  
T. W. TRAYLOR, Vice-President.J. M. JENNINGS, Cashier.  
S. C. CATHCART, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$90,196 27	Capital stock paid in.. . . .	\$50,000 00
Demand loans.. . . .	12,612 42	Undivided profits, less current ex-	
Overdrafts.. . . .	12,087 68	penses and taxes paid.. . . .	12,816 19
Furniture and fixtures.. . . .	1,884 97	Due to banks and trust com-	
Other real estate.. . . .	7,158 53	panies.. . . .	2,781 53
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	17,879 18	check.. . . .	53,531 46
Currency.. . . .	3,288 00	Savings deposits.. . . .	26,301 50
Gold.. . . .	385 00	Time certificates of deposit.. . . .	2,812 44
Silver and other coin.. . . .	434 04	Cashier's checks.. . . .	594 25
Checks and cash items.. . . .	366 42	Bills payable, including certifi-	
		cates for money borrowed.. . . .	6,000 00
Total.. . . .	\$154,737 46	Total.. . . .	\$154,737 46

**THE WINNSBORO BANK, WINNSBORO.**

No. 56. Incorporated February 8, 1896.

T. K. ELLIOTT, President.  
T. W. LAUDERALE, Vice-President.JAMES Q. DAVIS, Cashier.  
W. G. JORDAN, Assistant Cashier.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$306,783 23	Capital stock paid in.. . . .	\$100,000 00
Demand loans.. . . .	25,197 97	Surplus fund.. . . .	75,000 00
Overdrafts.. . . .	38,174 00	Undivided profits, less current ex-	
Bonds and stocks owned by the		penses and taxes paid.. . . .	3,764 83
bank.. . . .	575 00	Due to banks and trust com-	
Banking house.. . . .	8,775 00	panies.. . . .	6,652 95
Other real estate.. . . .	8,000 00	Dividends unpaid.. . . .	48 00
Due from banks and trust com-		Individual deposits subject to	
panies.. . . .	48,071 66	check.. . . .	124,631 85
Currency.. . . .	4,585 00	Savings deposits.. . . .	93,021 62
Gold.. . . .	2,656 00	Demand certificates of deposit.. . . .	8,250 00
Silver and other coin.. . . .	2,044 91	Time certificates of deposit.. . . .	19,154 79
Checks and cash items.. . . .	215 15	Certified checks.. . . .	100 00
		Cashier's checks.. . . .	4 88
		Notes and bills rediscounted.. . . .	10,000 00
Total.. . . .	\$445,627 92	Total.. . . .	\$445,627 92

**THE BANK OF WOODRUFF, WOODRUFF.**

No. 84. Incorporated July 24, 1901.

S. D. PARSONS, President.

L. D. FOWLER, Cashier.

AUG. W. SMITH, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$86,861 52	Capital stock paid in.. . . .	\$30,000 00
Overdrafts.. . . .	4,194 84	Surplus fund.. . . .	3,052 63
Banking house.. . . .	1,368 45	Undivided profits, less current ex-	
Due from banks and trust com-		penses and taxes paid.. . . .	5,800 04
panies.. . . .	12,791 18	Due to banks and trust com-	
Currency.. . . .	6,000 00	panies.. . . .	312 80
Gold.. . . .	450 00	Individual deposits subject to	
Silver and other coin.. . . .	841 28	check.. . . .	44,007 37
		Time certificates of deposit.. . . .	24,064 27
		Cashier's checks.. . . .	270 11
		Bills payable, including certifi-	
		cates for money borrowed.. . . .	5,000 00
Total.. . . .	\$112,507 22	Total.. . . .	\$112,507 22

**THE PEOPLES BANK, WOODRUFF.**

No. 226. Incorporated January 13, 1908.

I. W. GRAY, President.

S. G. ANDERSON, Cashier.

W. S. GRAY, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$71,542 67	Capital stock paid in.. . . .	\$50,000 00
Overdrafts.. . . .	738 16	Undivided profits, less current ex-	
Banking house.. . . .	2,725 14	penses and taxes paid.. . . .	4,963 60
Furniture and fixtures.. . . .	1,251 98	Individual deposits subject to	
Due from banks and trust com-		check.. . . .	23,084 48
panies.. . . .	2,405 75	Time certificates of deposit.. . . .	5,262 75
Currency.. . . .	2,560 00	Cashier's checks.. . . .	11 76
Gold.. . . .	490 00		
Silver and other coin.. . . .	987 25		
Checks and cash items.. . . .	621 64		
Total.. . . .	\$83,322 50	Total.. . . .	\$83,322 50

**THE LOAN & SAVINGS BANK, YORKVILLE.**

No. 28. Incorporated April 26, 1889.

S. M. McNEEL, President.

T. C. DUNLAP, Cashier.

J. S. BRIOE, Vice-President.

Condition November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.. . . .	\$183,739 74	Capital stock paid in.. . . .	\$50,000 00
Overdrafts.. . . .	4,348 86	Surplus fund.. . . .	23,000 00
Bonds and stocks owned by the		Undivided profits, less current ex-	
bank.. . . .	11,000 00	penses and taxes paid.. . . .	1,142 12
Furniture and fixtures.. . . .	1,200 00	Due to banks and trust com-	
Other real estate.. . . .	7,000 00	panies.. . . .	3,067 31
Due from banks and trust com-		Dividends payable January 1, 1909,	1,500 00
panies.. . . .	41,186 59	Individual deposits subject to	
Currency.. . . .	14,060 00	check.. . . .	132,250 04
Gold.. . . .	3,450 00	Savings deposits.. . . .	5,846 43
Silver and other coin.. . . .	4,676 51	Time certificates of deposit.. . . .	47,958 39
Checks and cash items.. . . .	1,226 45	Cashier's checks.. . . .	672 38
		Reserved for taxes and interest.. . . .	1,950 60
Total.. . . .	\$271,878 15	Total.. . . .	\$271,878 15









